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MAKING THE MOST OF EVERY MOVE

GARNER DODSON

Making the Most of Every Move

Illustrations by Betty Swords



G. P. PUTNAM'S SONS NEW YORK

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The quotation from Alfred Lord Whitehead is from *Dialogues of Alfred Lord Whitehead*, as recorded by Lucien Price. Little, Brown and Co.—Atlantic Monthly Press.

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I think it is a mistake to cling to a region because it has given you a delightful experience once. You merely accumulate dead possessions. Don't cling to the old because it made you glad once; go on to the next, the next region, the next experience. We have left behind us the most extraordinary succession of delightful dwelling-houses each of which in turn once meant everything to us, but not one of which we now regret having left.

—ALFRED NORTH WHITEHEAD

Foreword

DURING the past ten years we have lived in ten different homes in five states, and I often wished for a book about moving to help me. There was none, so this has been written for other families like ours. It is the result of personal experience, research and innumerable conversations with other moving families. Its suggestions are passed on to you with the hope that you'll find them helpful. If you develop better suggestions during your moving I'd like to hear from you—so other families may benefit from your experiences. We moving families are pioneers in a comparatively new way of life, and our experiences are valuable for those who come after us.

I cannot begin to list the persons who, through the years, have unknowingly contributed to this book by expressing their ideas and opinions in conversations. I am grateful to them—wherever their moves have taken them—and take this means of thanking them.

I want to express my appreciation to all persons who have knowingly contributed so generously, including the business-men who have given time and opinions; the business publications and authors who have permitted me to quote from them; friends who have tolerantly overlooked forgotten engagements; my husband, without whose guidance and support this book would never have been written; and our children, who inspired me and whose willing co-operation gave me the time to write it. I've also had the advantage of moving twice while writing this book.

Denver, Colorado

GARNER DODSON

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PART I

Practical Aspects

CHAPTER I

Moving Your Family

THE word has come—you're moving. Fortunately for you, moving is relatively easy these days, whether your husband's employer is moving you or you're making the move of your own choice. You can benefit from information gained by many other families who've moved in the past; also, you may have the services of specialized movers. This group takes over the mechanics of the matter, allowing you to give most of your time to more important family and human values involved in moving. You're the specialist in this area. And the more you think about it the more convinced you'll become that moving is fun, an educational experience, a chance to be reborn.

Let's find out how you can capitalize on this move, what advantages it offers you and your family, and how it can be a constructive experience for your children, better preparing them for adult life in tomorrow's world.

For your husband, the economic gain generally is the chief reason for moving. If he's a corporation or government employee, he probably has been promoted and given a raise. No matter what his work is, he believes that the change will result in greater earnings for him and thus a better living for

his family. He is glad to move for this reason alone, without stopping to count other advantages all of you may gain.

As a specialist in good family relations and constructive personality development in your family, you look for additional advantages. There are many, as other mothers and wives who've moved have discovered. If you weren't moved during your childhood, the first move is the hardest. Obviously you can't be prepared for moving if you never experience it until after you're grown. It's not your fault, any more than your being left-handed instead of right-handed. Since moving is an inescapable fact in your life now, you want to learn how to get the maximum benefit from it and help prepare your children for changes that are bound to come in their adult lives.

It's cheerful to know that a research survey showed 76 per cent of the families who objected to moving discovered afterward their objections were unfounded!

I agree with other mothers who've moved with children that the most important thing to learn, if you want to move merrily, is:

How to Prepare Children for a Move

You want your children to see themselves and you and Dad as daring people, undaunted by the unknown, all of you sharers in a great enterprise. No gay adventure ever started with an apology; so don't feel or act shamefaced or guilty about moving your children. Throughout human history children have shared the fortunes and adventures of their parents. That's part of being a child. Be thankful it's only a move they must face, not bombings, gunfire, starvation and killing dashes to freedom, as is the misfortune of many of today's children. Admit to your children that the unknown is the unknown and you can't do much about it except show them by your example how to face it. In comparison, no one knows what tomorrow's world will be, except that it will

be different from what we now know—just as your new home will be different from your old one.

So if you believe you're giving your children valuable training for adjusting successfully to tomorrow's world by moving them now, you won't want to apologize for it. Nor will it hurt their morale—or yours—to believe the new home, school and friends will be better than the present ones. And we can believe the same about the future world.

The one thing children don't need when being moved is to be ignored. Lack of considerate attention from you at this time damages the taproot of their lives—which is your expressed affection and concern for them when all else they know is changing. I realize how irritating children's questions about a move can be. But what children are really asking for is assurance that everything is going to be all right after the move. A cross or thoughtless answer can cause them deep misgivings about the whole affair, which will show up later in troublesome behavior. They may be afraid the move will tear apart their whole world of dependable human relationships. Your affectionate, thoughtful, gay answers are their assurance everything will be just the same—if not better, so far as family life is concerned. Emphasize that they are and always will be your darlings and nothing can change that. Such answers build up their emotional security, helping them face the unknown with faith in the continuity of your affection and attention.

Children's constant and great need for reassurance makes it imperative that they stay with you during all of a move. It's best not even to send them to stay with a beloved grandmother or aunt. They may think you're going away and leave them. Yes, they *do* get in your way and slow you to a crawl with your own duties; but which is more important, getting that trunk packed today or raising secure, happy, helpful children? And if it happens you must make another move in a few years, you're compounding trouble for yourself and family if you don't make this move so appealing for your

children that they can accept the next one matter-of-factly, if not eagerly.

Keeping your children with you during a move is an ideal way to encourage security. They make the best adjustment to it if they've had a part in every phase of it: helping to pack at the old home; seeing it stripped to bare walls (so it no longer seems like home to them) before leaving; making the trip with you to the new house and neighborhood; helping to unpack there and watching familiar things make home of the new house. A similar situation is found in your life when you help an amateur group stage a play—even though your work is strictly backstage. You're darn sure the play isn't going on without you, and you're going to share the applause when it's over. So keep the children with you, feeling busy and important.

It's most helpful for you and Dad to discuss with them the reasons for your move. Often it's hard for children today to see any need for moving—unlike past generations, when it was obvious even to a child that the land was worn out or that there wasn't any gold in the hills around home. So explain to your children the not-so-obvious reasons for your decision. They can understand at an early age that a change of neighbors might be better, or that a move to a new location might give them opportunities for different types of sports, or that Dad's increased earnings can make it possible for them to have separate rooms. Make a pre-move visit to the new town or neighborhood if at all possible; otherwise, help them get acquainted by mail.

It helps children feel important if they can be the first to tell the neighbors they're moving. This is real news, and grownups listen with respect to the teller, whether he's five or fifteen. If some neighbors are miffed at not hearing the news direct from you, you may not care—well, not too much. You're not going to have to get along with them much longer, but you are going to have to live with your children for years, and the consideration you show them is returned

a thousandfold. To special friends, the school and church, you should follow up the children's announcement with details and express your regret at leaving. The importance your children derive from being newscasters takes away some of the pain of parting.

We now come to a somewhat damp subject—saying farewell. While parting today is far different from that of past generations—because you'll be seeing your good friends again—it still is cause for concern. All of us meet sorrow at one time or another, even if we never move; any child is fortunate who learns early how to handle it, without its causing personality damage, as part of preparation for successful adult life. Your sorrow, whether caused by moving or by any of a dozen situations, shouldn't be stifled or buried. I'm a great believer in expressing emotion, because when expressed it cannot go underground and pop out in some other form, such as filling all the trunks in the attic with pancakes! If you hesitate to let go and wail like a Chinese widow, remember you should set the example in all matters for your children. Let go and really make a production of lamenting if you sincerely feel that way, and encourage your children to do the same. If Dad can bring himself to join in, he probably won't end up with ulcers. The only trouble is that those delicious tears don't last—and they were such fun, like gorging on forbidden sweets! After they're used up, you and your children will feel fresh and sprightly as an April day after a shower, simply bursting out all over to get moved.

Tears serve good purposes in a family. They draw you all closer since yours is a shared sadness. They relieve tensions so that you can go about your affairs relaxed and confident. But you'll get the opposite reaction if you say, "We must be brave about this and not show our feelings." Unrelieved disappointment or sorrow festers when unexpressed, causing great emotional damage later. If children are expected to be brave and not cry over disappointment and are moved more than once, as many children are, they can easily become

neurotic about any changes, no matter how advantageous such changes might be for them. And think how tears flatter your friends—you think enough of them to weep when leaving them! How could you pay them a greater compliment? They'll want to help you any way they can, and will travel far to see you in your new home.

You can compare moving, with its advantages, to a child learning to ride a bicycle. Of course he's going to tumble and hurt himself—and cry about it, too. But the hurts will heal if properly cared for, and he'll have the thrill of mastering a new skill to enlarge his world. So with moving, any child will want to cry when asked to give up dear, known things and friends—and he should be encouraged in this as part of the proper care of such a wound. But after making a successful adjustment to his new home and companions, he's better off for the experience and has learned to handle sorrow, knowledge he can use all his life.

In this age, do you honestly think it's fair to present your children a picture of a never-changing world? I can't believe you do. And remember, adjustments to moving are far easier if made during childhood. Be patient; don't try to turn off the tears before they've all been shed; don't hurry your children's adjustment. You know that in the long run you're doing the best thing for them, and you've offered them additional opportunity to mature and face tomorrow's world confidently.

All your children, even very young ones, should be included in pre-move discussions and encouraged to make suggestions, such as what they want to see on the trip to the new home. This type of discussion strengthens your feeling of family adventure. This is the attitude you want to promote:

This is not mere armchair philosophizing. The point was clearly demonstrated in the experience of a group of three, four and five year olds at a nursery school located in the veterans' housing project at Tufts College, Medford, Mass. As graduation time approached and with it the move of young

families away from the campus, concerns in the families were reflected in the behavior of the children.

What the school, with the cooperation of the parents, did to ease the situation is the substance of "We're Moving," the pamphlet just mentioned. A discussion meeting of parents and school staff helped the mothers and fathers face some of their own uncertainties. Practical talk and shared ideas on the difficulties cleared the way for constructive thinking and action about the positive values of the move and the ways families could help youngsters prepare for and accept change. Children talked about travel and change at school, "played out" packing and moving time and again with dolls, play-house furniture, miniature trucks and a toy moving van.

Parents might find it helpful to give pre-schoolers similar opportunities at home. Wise planning and thoughtful action before and after the move can help ease whatever misgivings most children have. The specialists recommend, for instance, that you tell youngsters reasonably beforehand that you plan to move, give them the reason for the move and let them talk about it. Include youngsters in plans in accordance with age and temperament. They don't want to be left out but neither should they be overburdened with details. Let them know what an adventure a change of homes can be but be ready to admit that the unknown is not easy to look forward to.¹

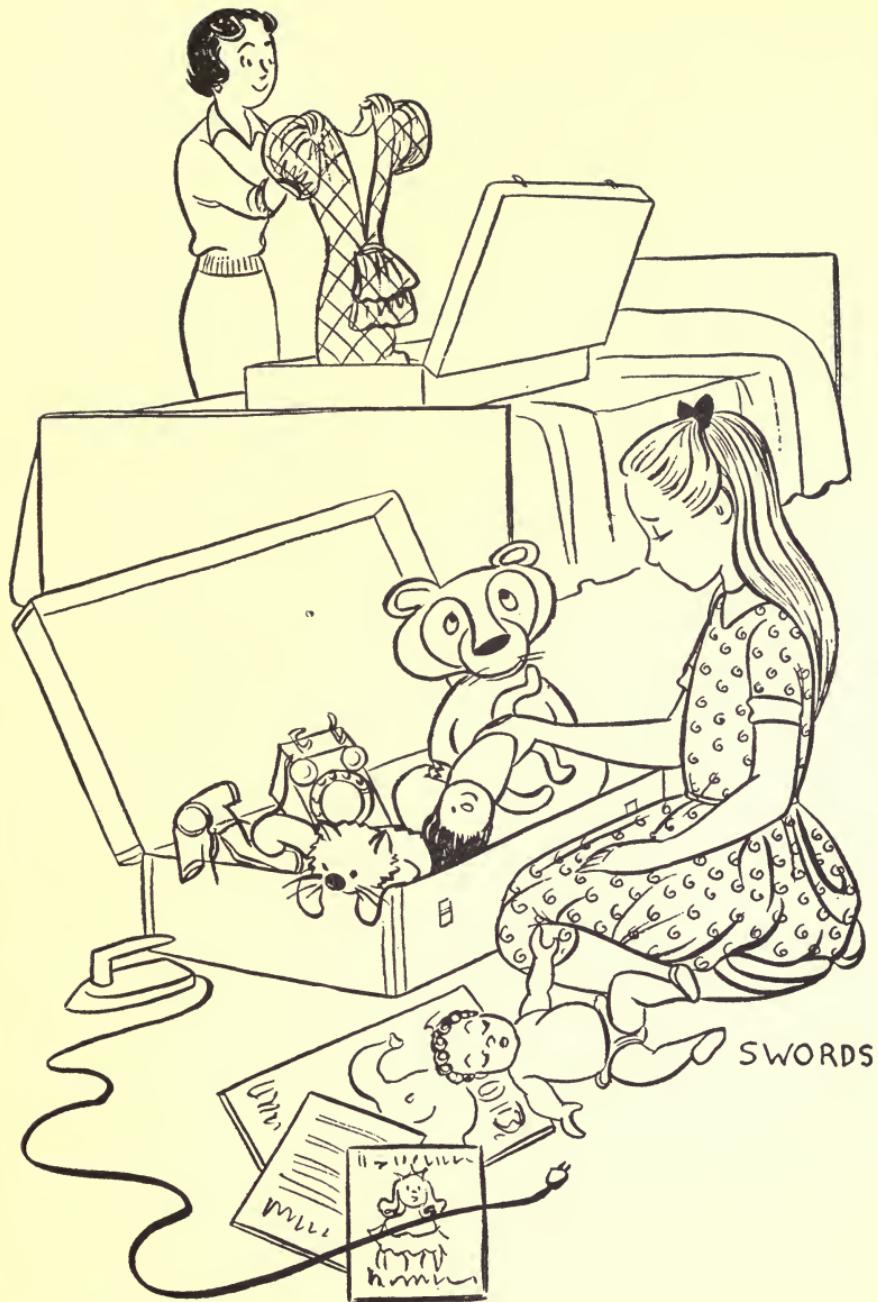
Actually, a carefully planned move gives modern children a rare chance to do important and meaningful work with you, for the rest of the family. They can plainly see that this is not "busy" work, but something that must be done, for which they receive extra praise and attention. They respond to the challenge, feeling very worthy and important. Each child from two years up should be assigned special duties that he can successfully complete—with maybe a bit of help—during the packing, the trip and the unpacking. This is fine training for later years. They can sort out their stuff and decide what they want to take with them. And if you want them to be pleased with the move, don't argue about what seems to them important to take.

¹ Dorothy Barclay, "When Families Pull Up Stakes," *The New York Times Magazine*, March 10, 1957, p. 50.

Somehow, children have an instinctive wisdom that tells them it will be easy to adjust to a new room if they're surrounded by loved, familiar things. So, no matter how battered and worn their favorites are, let them take them along. That bedraggled, one-armed doll may have as much significance for your young daughter as that out-of-date evening dress that you tenderly pack does for you.

This brings up something many mothers who've moved have told me. When you move, never, never discard all your old furniture and buy completely new furnishings. They admit that it appears the ideal time to get new furniture, but they all say you must resist the temptation and move most of your old things into the new house. Children, they've found, have an obvious attachment for their own beds and dressers, but even the saggy old living-room sofa is familiar and dear and should be brought along. If you must replace some furniture, wait until you're settled in the new house, then do it gradually. And don't worry about your new neighbors judging you by your furniture as it's unloaded. Those who will become your best friends see things as you do, and value their children's welfare above shiny new tables and chairs.

Every move, even for a short distance, involves uprooting, and moving children can be compared to transplanting young plants. If the soil that will receive the young seedling has been prepared in advance, and the plant is taken up with a ball of earth protecting its roots and gently placed in the new spot, then watered and fed well, it doesn't suffer but thrives in its new location. Often it grows even better, due to more favorable conditions. A pre-move visit to the new neighborhood or exploration by mail is comparable to preparing the soil. The ball of earth that protects and stabilizes the roots symbolizes family life and the children's prized possessions, which go along with them to their new home. Extra time and attention parents give children, during and immediately after a move, accomplishes for the children what



That one-armed doll has as much significance for her as that out-of-date evening dress has for you.

watering and feeding does for plants. It's quite likely that the new school, friends and church will help the children develop better than the old ones could have—just as additional sunlight or richer soil helps transplanted seedlings.

Helping Dad Understand

Your comments to the family about the advantages of the new location, the possibility of better schools and, in some cases, better neighbors, additional things you plan to do with the children once you're moved (and have that salary increase), the sights you will see on your trip to the new home, should be frequent. Enthusiasm is highly contagious, so expose all the family to it, often. If you act as if moving is the most exciting thing you know, children see themselves in the roles of dashing, daring adventurers. Children also feel superior in having parents who furnish them such an exciting life.

It may seem absurd to give children so much thought and attention during a move, but it's worth every bit of time, effort and self-control you put into it. If Daddy isn't convinced that he needs two, four or six little hands to help him move, it may take a private talk between him and you to make him see the light—as a reasonable and affectionate Daddy will—once he's presented with logical arguments which maintain:

- 1) It's Daddy's work (which he chose) that keeps them moving, not the whims of the family.
- 2) Moving is more disturbing for children than for adults.
- 3) A child is less disturbed by a move if he participates in it.
- 4) Children can really help and should be praised for their work, so that some of the shock of moving and leaving friends is alleviated by extra praise and closeness with their parents.

- 5) A move thoughtfully handled for the benefit of the children gives them excellent training for moves they'll make when adults. Such a move also helps them learn to face the unknown without anxiety, and often with a spirit of adventure.
- 6) The family will make friends more quickly and be more warmly received in their new neighborhood if their children are considerate, happy and well-mannered. Children treat others as they've been treated by their associates, especially their parents. You can't expect them to be the type of children who are welcomed and make friends easily if they don't have kind, considerate and informed parents. (What do you think of the new family who moves in, with Mother and Dad working like fiends to have every curtain up by the second day and loosing little terrors on the neighborhood? See what I mean?)

Almost any Daddy will capitulate under such logic (aren't men famous for acting only from logical motives?), enter into the adventurous spirit of a move, help Mother plan useful jobs for the children, praise them and agree to keep them together as a family during the entire trip.

Care of Children on Moving Day

It's evident that others besides parents are interested in the effects of moving on children and have offered suggestions to make it easier. Witness the following quotation from a pamphlet, titled "When Families Move," prepared by Allied Van Lines in collaboration with the Child Study Association of America:

M-Day always is an exciting day. And it doesn't have to be a nightmare. Let the moving men take care of your furniture and household goods—that's their job. You concentrate on your children to make them feel secure and safe . . . that's your chief job.

If you will follow these steps, you'll have little trouble:

1. Keep the infant close by and stick to his schedule.
2. Put aside a bag for the baby packed with bottles of formula, diapers, powder and other immediate necessities.
3. The toddler will get underfoot and into trouble if he isn't watched every minute. It may be best to have him spend M-Day off the premises with Grandma or a well-known friend.
4. If your toddler must be on the scene when the moving men are there someone should be with him at all times. If either one of you cannot do this, it's wise to call in a trusted and familiar friend or baby-sitter. It's best not to have a stranger look after your child during this important period.
5. Keep available your child's favorite toy, book and game so that he can be amused if he gets restless.
6. The teenager can be on hand to help with younger children and with small chores. However, you will want to be responsible for such valuables as money, jewelry or important papers that you cannot entrust to anyone else.
7. Pack a picnic lunch with thermoses of hot and cold drinks. This will save time and tempers when you start unpacking at your new address.
8. In another basket put toilet necessities (towels, soap, tissue). This and your picnic basket will travel with you and not on the moving van.
9. Notice that the movers dismantle the children's room last so that they can reassemble it first at your new house. They know how important it is to make youngsters feel at home quickly. Seeing his own furniture in place reassures the child.
10. **VERY IMPORTANT . . .** make an extra effort not to lose patience with your child or to scold. M-Day can be an upsetting experience even though the movers do everything possible to make it easy for you—a whole household is being taken apart and it means leaving the old and familiar for the new and untried. If you can be calm, patient and loving, your youngsters will certainly appreciate it.

Now that the children have been taken care of, let's return to your preparations for the move.

Make a Pre-Move Visit

After you and your husband have told the children and prepared them for moving, you're ready to swing into action. If your husband's employer permits, take a few days for a trip to the new location. "A majority [of companies] permit employees and their wives to make an advance house-hunting journey before pulling up stakes."² Some companies pay for this advance house-hunting trip as well as allow time for it. Government employees aren't given time off or expenses for a pre-move visit.

If the new location is fairly near, take a week-end trip with the children to see the new town. It may seem expensive and unnecessary, but it achieves priceless long-range goals. For one thing, it simplifies your move, especially if you're able to find a new home and make arrangements to move into it. You'll have your new address, and movers appreciate a floor plan of the new house in order to move you more efficiently. Another thing: it introduces the children to the new neighborhood. A day or two spent locating the school, meeting the new teachers if possible, finding the church, the nearest park and the shopping center eases their adjustment immeasurably. The future is no longer entirely unknown.

Introducing the New Town by Mail

If the new location is hundreds of miles away and a pre-move visit is impossible, do the next best thing and get information about the town by mail. Write the Chamber of Commerce and ask them to send you literature about the town, including a city map. Usually pamphlets furnished by

² "On the Move," *Wall Street Journal*, Sept. 21, 1956.

the Chamber of Commerce are full of very favorable pictures of the town and the recreational facilities, which always appear to "abound" nearby. Also, talk to others who've lived there in the past or have friends living there now. You may get good information from the personnel office of your husband's employer. Learn the history of the new town, when it was settled, why it has grown, what is the climate, what are the chief industries and favored sports. Share this information with your children. In fact, older children may be glad to write and assemble the information for you. In spite of your regrets at leaving, you'll find that all of you are eager to see your new town.

Suddenly, the move seems a merry adventure to all of you, an opportunity to start a new life. Friends may remark that it must be fun to go to a new place and make a new life and friends. And your children may report that their classmates are envious of them.

What to Do with Your Present Home

One big decision is what to do about your present home. If you're renting, you haven't much to worry about. I hope you always have a clause in your lease stating you can cancel it by giving thirty days' notice if you're transferred. You may have to pay rent for a week or two after moving, but that's part of a move. The government doesn't help pay part of an unexpired lease for its employees, but many companies "help make up losses sustained through unexpired leases."³

If you own your home, and a majority of American families do, you have a bigger problem, especially when you're one of several—or several hundred—families moved by a large corporation to a new location at the same time.

One major chemical concern, for example, recently moved 50 families from a small Southern town to another location.

³ "On the Move," *Wall Street Journal*, Sept. 21, 1956.

Word of the move leaked out in advance and real estate prices were badly depressed.

When General Electric Co. recently transferred its Specialty Control Department from Schenectady, N.Y., to a new plant in Waynesboro, Va., a similar situation resulted. The 133 shifted families faced a fading real estate market in Schenectady when they tried to market their old homes and they were greeted by boom-town prices in Waynesboro when they went house hunting there.

To help protect employees against such exigencies, several large corporations are starting programs aimed at assuring transferees that they won't suffer real estate losses. In the case of the Schenectady to Waynesboro switch, for instance, General Electric offered to buy employees' houses at appraised prices if they could not be sold "through normal real estate channels." General Motors, Ford and Monsanto are among other corporations that offer to purchase their executives' homes if the need arises.⁴

However, not all corporation employees and no government employees receive such tender care. You are indeed fortunate if your employer will reduce the loss you may incur in selling your home. Then there are families who make handsome profits selling their homes.

Sell or Rent?

The decision to sell their home seems automatic with most families when they're transferred. This is fine if you don't have to sell at a loss. But you can consider the possibility of renting your old home for a year or so if you can't sell it for what you have in it. Currently, by renting your home for a while after you move out, then selling at a loss, you gain a tax advantage which you don't have if you move out and sell immediately at a loss. If you decide to rent your old home, do have a lawyer draw up a good protective lease for you and hire a property management firm to collect the rent and maintain it for you.

⁴ Ibid.

All expenses connected with renting property are tax-deductible—even the trips back to the old home town to see about your house. But you must pay income tax on the net profit from your rental income, and you may think real estate a mighty slow investment. Even so, it's a good feeling to have those rent checks coming in each month instead of wincing at the loss you took. I have an uncle who paid \$1600 for a small house in Los Angeles thirty years ago and has collected more than \$40,000 in rent from it. When you rent your old home, renters build up your equity for you and pay off the mortgage. In some cases it's wise for you to rent your old home, but in others it isn't. You must decide for yourself.

To rent your home, place an ad in the classified section of your local papers, listing its size and location, the rent expected and your telephone number. You may also put a "For Rent" sign in front of your house.

You must screen prospective tenants. After you've selected a tenant, be sure he reads, understands and is willing to live up to the terms of your lease. You may employ a property management firm to rent and maintain the place for you. They select the tenant and send the rent, less their percentage, to you. Easy, no?

How to Sell Your House

If you decide to sell your house, you must make the arrangements, unless your employer helps you as previously mentioned. Select a reputable real estate firm, list your house and give the price you want. Any real estate broker or salesman qualified to use the restricted title "realtor" is a cut above the usual licensed broker. Realtors are members of local real estate boards affiliated with the National Association of Real Estate Boards. Members are considered ethical, with enough experience and know-how to stay in business a long time. If you don't know a realtor, ask your local banker

or mortgage company for the names of those in your locality. Select the firm receiving the strongest recommendations from them. Or call your local real estate board and request the names of several realtors dealing in your type of house, and select one of those recommended. You might consider the salesman who sold you the house, if you were pleased with him.

Here are some reasons why listing your house with a realtor, even though you must generally pay a 5 per cent commission on the sale price, is preferable to trying to sell it yourself:

- 1) Buyers who want a house and have money for a down payment usually consult real estate firms to find which houses are on the market.
- 2) Salesmen for real estate firms are interested in selling at the highest price consistent with the value of your home, since their commissions are based on the sale price.
- 3) The firm investigates financial reliability of the buyer and handles all paper work involved, such as the title check, recording deeds and changing loans. This is quite a chore in itself.
- 4) The real estate firm handles all phone calls and inquiries and makes appointments to show prospective buyers your house, leaving you free hours during the day.
- 5) If your house hasn't sold by your moving date, the firm will continue trying to sell it after you're gone. But let's hope you've sold it before you move. Any house looks better and is more salable at your price with the furniture in place, curtains up and carpets down—and you have all that nice money to tuck away.

Ask your realtor to explain the advantages and disadvantages of "exclusive listing" and the increasingly popular "multiple listing." Usually, you can request either type of

listing. Generally, with multiple listing almost any real estate salesman in town can show your house. The realtor you originally selected splits the sale commission should another firm actually sell your house. We've found that multiple listing ordinarily means a quicker sale, because more agents show your house to more prospective buyers. Disadvantages of multiple listing are that you have lookers in and out of your house day or evening, because not all agents honor the "shown by appointment only" clause. Nor do agents do a thorough job of screening prospective buyers, i.e., showing your house only to people interested in houses of its size, price and location.

Exclusive listing customarily means that only the salesmen employed by the realtor you chose can show your house. These salesmen ordinarily take more time to learn your house's unique advantages, advertise it, and make a more convincing sales talk to prospective buyers because they won't have to split their commission with another salesman. They also have more respect for your privacy and usually do show by appointment only. However, they don't reach the large number of prospective buyers that a multiple listing does, and often are longer in selling a house.

Real estate experts declare more sales of homes are hindered by the owners pricing them too high than any other factor. Rely on your realtor to set a realistic price—that is, one enabling you to sell your house on the current market, within a reasonable time, at a fair return.

It's to your advantage to have your house as attractive as possible when shown to prospective buyers. This may mean minor repairs to sidewalks and steps, raking up all debris in the yard or cleaning out attic and basement. And nothing helps a sale like fresh paint!

When the salesmen come with prospective purchasers, let them run the show and do the talking. Be pleasant, answer any questions asked you, but don't try to sell it! You're paying the salesman to do that. Some owners prefer to be away

from home when their houses are shown—and it's a good idea.

More Help from Your Realtor

Besides selling your old home, your realtor can help you find another in your new town. Sometimes he personally knows realtors there, and being a member of the National Association of Real Estate Boards, he always has ways of helping you locate one. He can contact the real estate board in your new location, telling them you'll soon be buying there and giving them a list of your requirements in a house, i.e., price, size, location, etc. On your arrival, after getting in touch with the chosen realtor, you'll have a selected group of houses awaiting your inspection. This saves time and can eliminate need for your storing your goods, providing you find the house you're looking for within a few days. If this scheme works for you, the best part is that your family will be settled quickly, and you're ready for the fun of exploring and learning about your new environment.

Sell It Yourself?

If previous experience with real estate salesmen has convinced you that you can do as well as they, then have a go at selling it yourself—for a week or two, anyway. You can sell at a lower price because you won't be paying a salesman's commission. Place a classified ad in the local papers, giving a tantalizing brief description of the house, including sale price, address and your phone number. Also put a catchy "For Sale" sign on the front lawn, then be prepared for people calling at all times of day and evening and dropping by when the spirit moves them. If your house is unusual or has distinctive features, you may be its best salesman—especially if you meet people well and slant your sales talk to its conveniences. Explain how everything works, and in-

vite likely-looking prospects to visit with you over a cup of coffee. (If another prospective buyer shows up while you're chatting with the first, so much the better; there's nothing like competition to make up people's minds!)

You add a personal touch to the sales talk that no agent can duplicate. However, you have to discover for yourself the prospects' financial background, how much they can put down and how reliable they are. You'll also have to contend with marginal buyers. These people want your house. Oh, how they want it! They think it's the most charming home they've ever seen, and you the most delightful person they've ever met. But they're just a bit short of cash. Could you let them pay half the down payment and take notes for the balance? Or would you sell to them "on contract"? There are ways of legally arranging sales of either type, but first consult a good lawyer and let him find out about the prospective buyers. Sometimes it's to your advantage to sell in one of these ways, but be careful—mighty careful—and make sure all notes, mortgages etc. are legally secured and binding.

If you haven't sold the house by your moving date and still wish to sell, you must then ask a realtor to take over. He may be understandably cool toward you but usually is willing to do business with you and get the best price he can. Always remember, his commissions are based on the price he sells your house for, and he makes no commissions if he doesn't have houses to sell. If you sell it yourself before moving, congratulations. You've learned a lot in the process.

What Moving Expenses Does Your Husband's Employer Pay?

One way or another, you've solved your old-house problem and are ready to concentrate on moving. The government and most private employers pay part, if not all, of a transferee's moving costs. The part usually paid is the moving company's charges, but some pay more:

Shell Oil Company, for example, specifies that it will reimburse employees for such fees as "replacement of curtains, drapes or rugs" and for "purchase of television antennas." General Electric issues special reports to transferees on such subjects as hay fever conditions, television reception and haircut prices. International Business Machines provides for automobile registration fees and pays the cost of connecting major appliances. The company also carries a blanket coverage on all household goods and automobiles within the U. S.⁵

If your husband is employed by the government or a corporation, he should ask his office for information about moving, making sure what his employer will and won't pay—and plan accordingly. (If his employer pays for the move, one certain moving company may be recommended.) For example, some corporations don't limit the weight of household goods they'll pay to have moved. Other corporations determine weight moved at company expense by years of employment. The government will pay to move only up to 7000 pounds of an employee's household goods. Some companies pay storage charges on household goods and the transferred family's living expenses (or a good part thereof) for a month to six weeks after the family arrives at the new location and is house-hunting, others for only two days to a week. The government won't pay any part of the transferred family's expenses after arriving at the new location, but will pay furniture storage charges for the first sixty days.

⁵ "On the Move," *Wall Street Journal*, Sept. 21, 1956.

CHAPTER II

Methods of Moving

Ways of Moving

Before considering motor-van moving in detail, you may want to know what other ways are available. You can move by railroad freight car, which offers a cheap transportation rate. But it doesn't include storage or delivery charges from the railroad station to your new home. Also, your furniture must be crated, adding at least 25 per cent to the weight, plus the expense of labor and material for crating. For obvious reasons, this is a seldom-used way of moving.

Moving by air van still is quite expensive, to be used only when time is more valuable than money. You can inquire about it if it seems essential to you. Movers seem to think these rates will be much lower in eight to ten years, and the method therefore more widely used.

You can also move via ocean freighter, if you are going from coast to coast, for example. This method may save you money if you need time to look around for a new home after arriving at your destination, because ocean freight rates are much lower than any overland rates, and transportation is much slower, so you won't have to pay storage on your things.

while house-hunting—that is, if you go overland while your goods travel by ocean freight. However, if time permits, who'd object to a nice lazy ocean trip coast to coast via the Panama Canal on a freighter? If Dad has to be on the other coast next week, he can go overland while you and the children enjoy a sea trip, arriving with the furniture, ready to move into the house Dad has located for you.

Motor-Van Movers

Before getting into details to help you select the best moving company, let's look at motor-van moving. Needless to say, the household goods carriers (as moving companies are legally called) have grown enormously since 1940.

The leading moving companies report at least 32 million Americans pulled up stakes last year, boosting revenues of major carriers by about 500% since 1945. Allied Van Lines, Inc., one of the biggest, says its customers soared to 125,000 in 1955 from 50,000 in 1950 and 10,000 in 1940. Transferred business personnel accounts for about 80% of Allied's business.

Allied officials further note that one of every seven customers hits the road again within one year of his last move; seven of every ten move again within five years.¹

Until after the First World War practically all moving was done by rail, and furniture had to be crated, as it still must be today when shipped by rail or freight-truck lines. The 1920's saw the birth of moving uncrated furniture by truck vans. Interstate moving by trucks was under way by the early 1930's. This proved so popular and grew so fast that the Interstate Commerce Commission was authorized to regulate and approve rates set by household goods carriers. Methods and factors used to determine the rate a carrier may charge form a wonderfully complicated business we won't go into here, except to say that ICC-approved rates are based on

¹ "On the Move," *Wall Street Journal*, Sept. 21, 1956.

"tariffs" published in book form by each carrier. These tariffs are open to public inspection—if you care to spend several days studying them.

Rates are stated in amounts per hundred pounds depending on the distance involved, and generally vary according to released or declared value of the shipment. The lowest rate usually applies when the shipper—you—releases goods to a value not exceeding 30 cents per pound per article. For example, you may agree that the value of any article weighing ten pounds is only \$3.00. This valuation may not be what the article is worth, but it's the amount you agree to as released value, and it is the basis for settlement of any claim for loss or damage you may file later. You may declare a higher value on some or all of your goods, and buy insurance to cover this value. Cost of the insurance is a separate charge, not included in the transportation rate.

Transportation charges are determined on the basis of the weight of your shipment. Ordinarily, the carrier weighs its empty or partially loaded vehicle prior to loading your goods. After loading, the vehicle is weighed again and the weight of your shipment is determined. If your shipment weighs less than 1000 pounds, the carrier may weigh it prior to loading.

If you so request, as soon as the weight of your shipment and the charges have been determined, the carrier notifies you. Should you question the weight reported by the carrier, you may request that the shipment be reweighed prior to delivery. Reweighting is done only where it's practicable to do so. Extra charges may be made for reweighing, but only if the difference between the two net weights obtained doesn't exceed 100 pounds if your shipment weighs 5000 pounds or less, or doesn't exceed 2 per cent of the lower net weight if your shipment weighs more than 5000 pounds. The lower of the two net weights must be used in determining charges.

If your shipment weighs less than the minimum weight prescribed in the carrier's tariff, it is subject to the minimum charge provided therein. If it weighs substantially less than

the minimum weight prescribed by the carrier, you should reflect that it might possibly be shipped more reasonably by other means of transportation, even with the expense of crating taken into consideration.

Other factors entering into rates are the types of moving companies you can hire. In general, there are six or seven major household goods carriers who have "rights" granted by the ICC to operate in all forty-eight states and Washington, D.C. This means they can transport your goods by the most direct route. Their rates are based on the miles between departure and arrival points and the weight of your goods, and they also include charges for loading and unloading. In addition, there are separate charges for packing, insurance and any special services you may request. The major carriers must comply with strict regulations. Nearly all advertise in national magazines as well as in the classified section of your telephone directory.

There's another group of smaller moving companies, generally called "independent" carriers. The rates charged by these concerns are, in some cases, lower than those of major companies. Most independents haven't been in business as long as the major ones and don't have rights to operate in all states. However, they can move you almost anywhere in the United States through a system of affiliates. In practice, this means that some of these companies may not always be able to transport your goods by the most direct route, but must go around states in which they don't have rights, or transfer your goods to the van of another independent company affiliate who does have rights in these states.

The rates of the independent carriers aren't higher than those of major carriers as a result of these restrictions—but usually they can't offer as much service for the same rate, due to higher transportation costs. There are circumstances in which independent companies can offer you lower rates and still be fast and reliable, such as moving you to an adjoining state in which also they have rights, and hence do not have

to unload and reload your goods. Their services, they claim, equal those of a major company within a limited area—often at a lower rate. They also must comply with strict ICC regulations if they cross state boundaries. They're worth investigating before making your final decision. You'll find their advertisements in the classified section of your telephone directory.

If you're moving within the same state, there's a third group of carriers you may want to know about—the intrastate carriers. They're the moving companies licensed by a state agency, such as the railroad commission or public utilities commission, to operate only within borders of that state. Many such intrastate carriers are agents for major carriers, and usually they are quite reliable since they depend on satisfied customers within the state for a large percentage of their business. Their rates are generally lower than those of the other two groups. You'll find them also listed in your telephone directory's classified section. You may further ascertain their reliability by checking their references, and in some towns calling the Better Business Bureau and asking about its consumer experience record of the company you're considering hiring.

It's well to remember that in most cities local moves—those within the municipality—are controlled at all, and that there's no guarantee of service or claims except that which the mover is willing or able to make. So you should check and double check to make sure you're hiring a reliable mover. The size of a mover's advertisement or his low estimate is no indication of reliability or reputation. Again, your local Better Business Bureau can help by telling you its consumer experience record of any mover you're considering.

The driver of the tractor van who moves your goods is the one person most responsible for the safety and efficiency of your move. It seems general practice for a driver to own his own tractor, then lease it and himself to a moving company.

The company in turn supplies loads for the van, and in many cases the van also. The driver must take a load anywhere the moving company directs.

Usually your goods are loaded into the van by the driver and employees of your mover—if it maintains an agency in the town you're leaving. Otherwise, the driver hires anyone he can to help him load the van. After it's loaded, he pays off the helpers and starts on the trip.

According to ICC regulations, which apply to interstate moves—but not to moves within one state—he cannot drive more than ten hours at a stretch and must then rest eight hours before driving again; nor can he drive more than sixty hours in seven days. The ICC enforces these rules by means of "road men" who patrol the highways and have the right to inspect tractor and van for safety measures—also the driver's log of his trip to determine if he's complying with the regulations. The driver, on arrival in your new town, goes to your new home (providing you've located one) and gets men from your moving company (if it has an agency there) to help him unload. If your mover hasn't an agency in the new town, the driver must hire whomever he can to help.

Now we come to the payoff. In most cases the driver gets about 50 per cent of the "line haul," i.e., the charge made for loading, unloading and transporting your goods. If, as does happen, you're moving from a small town or rural area so that your moving company can't supply packers for you, the driver does the packing himself. When he does, he receives approximately 80 per cent of the packing fee charged by your moving company. He must pay for all packing material used in your move. He also pays for all gasoline, repairs and other expenses of his trip. This is why the driver is most insistent on complying with the ICC regulation, applying to interstate moves, that you pay for your move before he unloads the van. Incidentally, any violation of the mover's published rates can involve both you, the customer, and the mover.

After collecting from you, the driver hunts the nearest office of the mover to whom he's leased, divvies up, picks up another load and goes his way. As a result of this system, it isn't unusual for a driver to be on the road months before being able to return with a load to his home base.

There are exceptions to this method, such as when the movers own their tractors and vans, employ professional drivers or use other variations. But we needn't go into all that here, as both systems can be equally reliable.

One professional man who, with his wife and five children, has moved often, several times from coast to coast, suggests that you hire a moving company having a terminal and storage space in the town to which you're moving. He speaks from experience when he says:

"If you live in New York and are moving to San Francisco, it saves a great deal of money and wear and tear to make the arrangement in San Francisco—the city to which you are moving. Otherwise, your household goods are dumped quickly on arrival, temporary help is hired to unload the truck; it is almost impossible to collect insurance on broken and damaged goods; the driver always seems to arrange to unload after regular hours when he can charge overtime, and in general the service is most unsatisfactory. Furthermore, the mover will insist on cash or a certified check before unloading the truck. Most of this inconvenience is avoided if the company you hire is on the receiving end. They make the money by moving you successfully and not by overcharging on the cost of packing."

This is an excellent suggestion. To find out which companies have agencies and storage facilities in the town to which you're moving, you could call the movers in your present town and ask them. Or you could go to your local telephone office, ask to see the directory for the town to which you're moving and look up the movers in it. After tentatively selecting a firm capable of handling your move, which has an agency in your new town, as a further check

write the Better Business Bureau in that town and ask if the mover you're considering has a record there for being reliable. The Better Business Bureau won't make recommendations of one mover over another or send you a list of reliable companies; it will merely answer questions about a specific mover. However, there's nothing to prevent your writing a series of letters, inquiring in each about one certain mover. Thus you obtain a list of movers with corresponding comments by the Better Business Bureau. It's worth the trouble.

Our much-moved friend continues: "It is a mistake to ever say anything about your move being paid for by your employer. Automatically, the cost of the move will increase as much as 33 per cent."

Moving company officials say they would have far fewer arguments with their customers if they'd only read the bill of lading, actually a contract with the mover, before signing it. One official said that signing without reading and understanding the contract was comparable to giving the movers a signed blank check on your account. He cited as an example the arrival time of your goods. Read your bill of lading to determine if it states "within five days" (or any specified number of days) or "at the carrier's convenience"—which, he admitted, could be weeks. As a matter of fact, movers aren't ordinarily required to make delivery on a certain date or within a definite period of time. However, you may request "expedited service" if your mover can arrange it, which will cost more but will get your goods there when you want them.

The bill of lading is most important; it's the controlling document and final authority for terms and conditions of your move. Before your shipment leaves your old town you should get from your mover a copy of your bill of lading, signed by you and the mover, showing date of shipment, names of the consignor (mover) and consignee (you), points of origin and destination, a description of the goods, their

declared or released valuation and the conditions and terms of the move. Keep a copy of this most important document with you until your move is successfully completed.

If you don't want to have your goods moved in a van with those of other families, you may request exclusive use of the vehicle. In such case charges will be greater if your goods don't fill the van.

Some carriers (movers) perform the transportation themselves. Others act as agents for carriers who do the actual hauling. In some instances, transportation is arranged by brokers. With this in mind, you can see why it's vital that, before your shipment of goods or you leave your old town, you should obtain complete and correct name, home address and telephone number of the carrier who is to transport your goods, and keep that carrier informed of how and where you may be reached at all times until your shipment is delivered.

It may seem downright suspicious of a mover to demand payment before your goods are unloaded, but under ICC rules covering interstate shipments movers will not deliver or relinquish "articles of shipment" (your goods) until all charges have been paid in cash, money order, certified check or travelers' checks, except where other arrangements have been made in accordance with ICC regulations, such as sending the bill to your employer for payment. In addition, the mover may properly require prepayment in part or in full, or guarantee of the charges. I like the detached manner in which the Better Business Bureau says:

Those unfamiliar with these requirements are often inconvenienced when their goods arrive at point of destination at a time when the customer is unable to pay charges in the required manner and the mover, unable to unload, must therefore deliver the goods to a warehouse, thus incurring additional charges.

Naturally, intrastate and local movers also insist upon the same never-fail method of collecting their charges. All of

which means you must have cash in one form or another literally to lay on the barrel head before your goods will be unloaded.

Moving Insurance

One of the best insurance policies that you can have is a "floater policy." This type of insurance usually covers your possessions at all times, under all conditions—including moves anywhere in the world. It's expensive as such insurance goes, ranging from \$1.00 to \$2.00 per \$100 valuation per year, but it covers more risks and for a longer time than insurance purchased only for a move. For example, the most expensive floater policy bought at \$2.00 per \$100 valuation is in effect for a year, while regular moving or transit insurance at 50 cents per \$100 is in effect for a maximum of three months.

If you don't want to pay to have all your possessions covered by a floater policy, you could have the more valuable things insured in this manner, then buy transit insurance to cover the less valuable ones during your move. Incidentally, if you do have all your possessions covered by a floater policy and then buy transit insurance, the floater policy pays for marginal damage, which your transit insurance does not. However, you cannot collect for the same damage from both your floater policy and your transit insurance.

It's possible to buy from insurance companies transportation insurance covering your possessions during a move, for about the same rates charged for moving company insurance. The advantage of this type over insurance you buy through your mover is that your agent will be diligent in collecting claims for loss or damage incurred during your move.

When you don't have personal property insurance of one type or another to cover your possessions during a move, through your mover you may buy transit "protection," which technically is not insurance, but does the same job for

you as insurance. Cost of this protection isn't included in basic moving charges, so it's a good idea to find out if your employer will pay it. If he won't, you'd better, because a mover's basic legal liability for damage or loss during an interstate move is limited to a maximum of 30 cents per pound per article.

Transit protection, variously labeled "comprehensive protection plan," "shipper's transit protection program," etc., covers loss or damage of one article or of the entire shipment —IF you have declared FULL value and bought FULL value protection. For example, if you declare your goods to be worth \$5000 and buy \$10,000 in protection, you can collect only \$5000 in case of complete loss. And the reverse is true; if you declare your goods to be worth \$10,000 and buy \$5000 in protection, you can collect only \$5000 in case of total loss. So be sure your declared valuation, stated in your bill of lading signed by you, is the same as the amount of protection you buy. This protection is relatively cheap, usually 50 cents per \$100 of declared valuation. It's effective during packing, loading, transporting, delivering and unloading your goods, and for sixty days of storage-in-transit. After the first sixty days of storage there's a charge, usually 10 cents per \$100 per thirty days, to keep it in force.

Some things to remember about protection are that, except in special cases, it can be bought through your mover only if he packs, loads, transports and unloads your goods; many movers will not honor claims for damage to owner-packed barrels or cartons. Another point is that your protection is void if flammables are packed in the load, either knowingly or unknowingly. A last point is that neither the mover nor his insurance company is responsible for your valuables left behind. They are your sole responsibility. One ICC official advises shippers (you) never, never to pack silverware or sterling flatware in with household goods. Such silver should be shipped as a valuable (discussed later).

Special cases in which you can buy protection from your

mover and still pack your goods are when you're moving from a small town or rural area, which makes it practically impossible for him to furnish packers for you, or any other special situation, such as the driver refusing to pack. In such cases movers usually reserve the right to refuse to handle improperly packed goods. Once they've accepted a shipment, reliable movers generally honor claims for goods damaged while in their possession. Some say they'll honor a claim for damage to owner-packed goods in transit if the outside of the container is damaged—otherwise, they will not. If, in spite of all precautions, some of your goods are lost or damaged during a move, you must notify your insurance agent if you have a floater policy or transportation policy from an insurance company. He will tell you how to proceed to collect your claim.

When you have protection bought through your mover—it seems a large majority of families buy this type of transit insurance—and need to make a claim for goods damaged or lost, you should notify your mover immediately **IN WRITING**. If he has an agency in your new town, a claims adjuster will be sent to your home to investigate the damage and to decide upon the validity of your claim according to the fine print in your protection policy. When damage or loss is genuinely due to moving, often the adjuster will have your damaged furniture sent out for repairs or will settle for cash.

If your mover doesn't have an agency in your new town, you must notify his home office—and how else but **IN WRITING**—regarding the nature and extent of your loss or damage. You'll then receive forms to fill out and a request for estimates of repair costs from at least two responsible repairmen in your town. This means you'll spend a lot of time and energy running around getting estimates and having the damage repaired—another reason for selecting a mover who has an agency in the town to which you're moving, so you'll be saved from this fate.

Moving without Personal Property Insurance

Moving without some type of personal property insurance is a risky business and is not recommended. But if, through a magnificent mix-up, you don't have proper insurance and find your goods broken or lost during a move, you should have the driver make specific notations on the received bill as to extent and nature of the damage. If he will not make such notations, you should have some disinterested person inspect the damage in the driver's presence, then report it IN WRITING to the home office of your moving company. Then the proper forms may be forwarded to you and returned for investigation by your mover. This should be done as soon as possible, although you have a maximum of nine months in which to file claims under those conditions.

Responsible movers are anxious to settle all legitimate claims; your cooperation will speed settlement. Remember, although movers are subject to rules and regulations of the ICC, the Commission has no authority to compel them to settle claims for loss or damage and will not undertake to determine whether the basis for or the amount of such claims is proper; nor will it attempt to determine the mover's liability for such loss or damage. If your mover won't voluntarily pay such claims, you have one long and costly recourse. It's to file suit in a court of law, which must be done within two years and one day after delivery of the damaged goods, or knowledge of loss of your goods. The names and addresses of the mover's (carrier's) agents for service of process in each state may be obtained from the Interstate Commerce Commission, Washington 25, D.C.

Storage

Practically all movers can arrange storage whenever you request it, either in their warehouses or in those of affiliates. Rates for short-term storage vary from about 40 cents to 60

cents per 100 pounds per month. Thus the charge for short-term storage of 5000 pounds of goods will be about \$25 per month. Permanent storage rates are about 2 to $2\frac{1}{2}$ cents per cubic foot per month. A space 10 feet square by 10 feet high contains 1000 cubic feet, and this much space will cost you around \$25.00 per month for permanent storage. You may have your protection, purchased through your mover, extended to cover your goods while in storage for 10 cents per \$100 of valuation per month.

When your goods are stored, the general practice is to tag and number each item, stack them all together and tie stout cord around the lot, so that they're separated from others. Warehouse employees usually mothproof rugs and carpets left for storage, but they don't open and inspect cartons that may contain clothes. So, before putting your woolen clothes in storage, be sure they're mothproofed. Warehouse people generally seal upholstered furniture in dust-tight cartons before storing it. Some warehouses have separate rooms with locked doors for individual storage. This type of storage is more expensive, as you pay a higher space rate to begin with, and then you must pay for all space in the room whether your goods fill it or not.

Most warehouse owners have legal liability insurance protecting the warehouse contents if "reasonable care" is used in handling and storing the goods. You may want to check this before deciding on a warehouse.

The Better Business Bureau advises:

If you are going to store your goods in a warehouse, inspect the warehouse yourself and note the type of its construction, cleanliness, method of care and handling . . . the same as you would do if you were renting a house or apartment. The state of some warehouses will shock you.

Special Services Offered by Movers

Not all movers offer every service listed here, so you'll have to ask your mover which ones he does. In addition to packing

and storage, you may have carpets and upholstered furniture cleaned and mothproofed while in storage; buy and sell furniture through movers; have special storage for your furs, silver, paintings and other valuables; get information about your new town; request wardrobes and mattress cartons; and most blessed of all, have a mover-hired maid clean up your old home after you've moved out, freeing you of last-minute sweeping and scrubbing. There are extra charges for each special service, so check those, too!

Incidentally, you're charged for special service if the movers take down Venetian blinds, draperies, traverse rods, window cornices; remove carpet tacks (but not take up carpets); take down television antennae; unwire hi-fi sets; unscrew wall brackets for curtain rods, can openers, shoe racks, etc.

Estimates

Once you've decided which group of movers you'll consider hiring, you should call at least three of them, asking each to send an appraiser to your home to make an estimate of your moving costs. To help the appraiser make a sound estimate you should be able to give him the following information:

- 1) The date you'll move. It's best, if possible, to call a month ahead of that date. However, most movers can handle a move on a week's notice.
- 2) The town to which you're moving and the date you'll want your goods in that town.
- 3) Whether you will or will not require storage.
- 4) The address and floor plan of your new home, if you've located one.
- 5) Whether or not you'll buy insurance from his company to cover the move.
- 6) How much packing you'll want done.

When the appraiser comes, he'll go through your house and make an estimate of the weight of your household goods and find out how much packing you want done, which items will need special men and equipment to handle and what special services you want. From this information he can make an estimate of the cost, and will give you a written copy if you ask for it. Do ask for it, and keep it. About estimates: they're just that—educated "guesstimates." They're not legally binding and are no more reliable than the mover who makes them. Low estimates are the bait most commonly used by unscrupulous movers to get jobs. But they'll charge you more on the final bill than many a reliable mover will.

While the appraiser is in your home, point out to him any difficult moving jobs, such as getting the old piano up the basement stairs. He'll know that he must have extra men and equipment on the job. Also, show him the contents of every closet and cupboard, the garage—in fact, everything you want moved. You'll have to pay for all of it anyway, so you might as well help him do a good job. Show him the things that require crating—large mirrors, glass and marble furniture tops, paintings etc.

When your furniture is to be unloaded directly into your new house, give him a floor plan with furniture placement indicated, so he can plan loading the van efficiently. Tell him what you'll want unloaded first, for those things are loaded last. Ordinarily, you'll want the stove, refrigerator, table, chairs and bedroom furniture first. Carpets and pads are needed before the furniture that goes on top of them.

Ask him to explain any special services his company offers and the cost of each. Thank him and tell him you'll call his company if you decide to hire them. From the estimates you've gotten, select the mover best suited and most reliable for your move. Don't feel badly about asking other movers to make an estimate and then not hiring them; that's part of their business. You needn't be courteous and call the unsuc-

cessful bidders to tell them not to plan on your business. I tried that and had the receiver slammed in my ear.

Directions to Movers

During a move, the moving company is your employee. They want to do the best job they can, and they welcome constructive instructions from you. Have them explain their customary procedure. Once you have in mind the way they've found best to move household goods, you can plan accordingly.

When not all the furniture in your home is to be moved, label the pieces to be left. Write on large pieces of paper, "Not to Be Moved—Leave It Here," and tape the paper to the appropriate furniture. This is a better system than merely pointing out such pieces to the movers.

Show the packers all closets, cupboards and storage places in your house so they won't overlook the contents of them. One friend forgot to point out the hall closet to her movers—and she arrived in her new home, over a thousand miles away, without any of her cleaning equipment.

Ask the movers to confirm the time their packers will be at your home and the loading time. You must be at home with the packers to check and sign the inventories they make.

Rental Trailers

Rental trailers can be recommended in special cases: for example a short move within the same town or to an outlying area (when you pay for your move), or longer moves when you don't have much furniture or want to cut moving costs to a minimum. There are several reputable nation-wide companies in the trailer-renting business. Consult the classified pages of your telephone directory for those in your town. Or call Western Union Operator 25 and ask the name and telephone number of a rental trailer company.

The rental fee, paid at point of origin, includes cost of having a hitch attached to your car and making all wiring connections for lights and signals at a nearby filling station; also a charge for insurance covering your possessions while in the trailer in case of upset, collision, fire and other accidents, and guaranteed tire service. The renting company insures the trailer against damage so that in most cases you're not liable for damages to the trailer incurred during the trip. Cost of renting a trailer varies with its size and type (covered or open) and the distance it's used. For instance, you can rent an uncovered five-by-nine trailer for a trip from Denver to Dallas for \$41.75. After arrival in the new town you merely unload the trailer and call the local office of the company from whom you rented it. They'll tell you where to leave the trailer and where to have the hitch taken off your car and the wiring undone—usually a nearby filling station.

When you use rental trailers you must do all your own packing. Some companies sell a cardboard wardrobe to hang your clothes in for about \$2.00. You can rent appliance dollies from them for loading heavy items. The companies don't furnish any barrels, boxes or excelsior for packing, or a tarp to put over the top of an uncovered trailer. Insurance on the contents of the trailer doesn't cover damage to your things, such as breakage, marring or scratching, if the trailer isn't damaged.

Change of Address

One of your first preparations for moving is to send change-of-address cards to all magazines, book clubs and services to which you subscribe by mail. The ideal time to do this is six weeks before you move, if you know your new address or an interim forwarding one, for then you're sure of receiving all your copies. You can get change-of-address cards from your post office or postman. After filling them in,

one for each magazine or other subscription, mail them to the publisher with your most recent address labels from the magazines. Also send change-of-address cards to other business firms with whom you correspond.

If this ideal state of affairs doesn't apply in your case, because you don't have six-weeks notice of your move or don't know your new address, you have some alternatives. One of the easiest is to fill out Form 22 at your old post office, giving a forwarding address—general delivery in your new town is fine—and check the classes of mail for forwarding on which you agree to pay extra postage. First-class mail—usually personal letters—is forwarded without additional postage. To receive all other classes (second class—magazines, third and fourth class—promotional and advertising matter) you must agree to pay extra postage to have them forwarded. However, you have a choice, and may, for example, agree to pay extra postage on second but not on third and fourth classes. This is a fine way to short-circuit those ads and "occupant" letters.

Mail sent in care of general delivery is held ten days, and if not called for within that time it's returned to the sender—with some exceptions. If the envelope has on it, "Return in five days," it will be returned in five days unless called for. You may ask your old post office to write on all mail forwarded to you in care of general delivery in your new town, "Hold for thirty days," so you'll have a month in which to claim your mail in your new town before it's returned to the senders.

If you don't think you'll be able to get to the post office to claim your mail at the general delivery window, you can give as your forwarding address your husband's employer's address, providing he agrees. I've never heard of an employer who wouldn't agree—usually he sees that you receive your mail promptly. Some families have used as forwarding address that of their church or of friends in the new town.

To eliminate paying forwarding postage, when you know

six weeks ahead the town to which you'll move but not your new street address, you may send change-of-address cards giving your temporary forwarding address directly to business firms you deal with. However, this doesn't eliminate the necessity for your filling in Form 22 at your old post office.

No matter what interim arrangement you've had for receiving mail, once you're settled in your new home, you'll want to send another set of change-of-address cards giving your new street address, so you'll automatically receive your mail. This includes another Form 22 to your old post office, as well as cards to business firms.

One nice but not necessary custom that has arisen is to have printed personal change-of-address cards, which you send to your friends. These cards aren't yet standardized (if they ever will be!) and can be as formal or as flippant as you wish, so long as they give your old and new addresses and the date of your move. They may be postal cards or cards for enclosure in envelopes. Or you can wait until Christmas and give this news then, on your holiday cards, to friends you don't write to regularly.

Moving Valuables

If your valuables are papers, jewelry and silverware, you have an almost foolproof way of moving them by using registered service at the post office. Put any flat items on which you don't need more than \$1000 insurance in one large, strong Manila envelope, address it to yourself care of general delivery in the new town, and mark it "Hold Until Called For On Arrival." The post office in the new town will then hold it for you in its vault for thirty days free of charge. When you arrive in the new town, go to the post office, identify yourself and retrieve your loot. You may mail as many envelopes as necessary—each addressed and marked as described—so long as you don't want to insure any one for over \$1000. You can insure them for more for an extra fee.

If you have jewelry and silverware, you may box them together if \$1000 insurance is sufficient. Otherwise, box separately so each box can safely go with \$1000 insurance on it, unless you want to pay additional fees.

If you have valuable paintings, priceless furniture, statues etc., you can get a variety of transportation services from Railway Express. These range from protective signature handling to armed guard service. The last is a mite expensive, for in this case Railway Express sends enough armed guards with your shipment to rotate guards, having one or more on duty twenty-four hours a day! Except in rare instances, their protective signature handling is safe enough. Ask about it. You must crate, or have crated, all objects to meet Railway Express specifications. Railway Express also holds shipments for you until called for. They charge a storage fee of \$3.57 per month per \$100 declared evaluation.

The most common method of moving valuables is to pack them in a suitcase and take it with you. However, this leaves something to be desired so far as safety is concerned. An alternative is to buy a fire-resistant strongbox with a combination lock and keep all your valuables in it, then either ship it via Railway Express protective signature handling or take it with you in your car. When the varying inheritance laws of states are considered, I don't know but what I favor the strongbox over a safe-deposit box. I can never find that second key to our safe-deposit box when we're ready to move, so we have to pay to have the lock changed—another reason for favoring the strongbox with a combination lock on it.

Bank Accounts

The usual procedure is to leave your money in your present bank until you've moved and opened a new account. Then write a check on your old bank for "balance of account" and deposit it to your new account. But before you

write that "balance of account" check, be sure all checks drawn against your account in your old bank have been paid; otherwise, you may be embarrassed by having an outstanding check bounce. You may leave enough in your old account to cover all checks drawn against it, plus a little, and open a new account with the surplus. After a few months, when all checks drawn against your old account have been paid, close your account in the old bank. It's very important that your old bank know your new address or a way of reaching you by mail—so give it a forwarding address.

You'll need money for your trip, and if you need over \$50, buy small denominations of travelers' checks. Remember, unless your employer pays all moving charges, you'll have to pay the movers at your destination or your possessions won't be unloaded. Movers will accept travelers' checks. Government employees must pay their own moving bills, then present them to the proper official for reimbursement. There's no reason to risk carrying more cash than you need for trip incidentals. It's downright foolish to have a wad of bills tucked in a pocket or suitcase where it can be stolen or lost.

Many very mobile families such as construction and oil-field workers find it handy to continue doing business with their "home-town" bank, no matter how far afield they roam. They deposit pay checks by mail in the home-town bank, often authorizing it to make certain fixed payments when due, such as insurance premiums and installment payments, out of their account. They may also authorize their bank to put stipulated amounts into some type of savings program. They can always cash checks on their home-town account at any bank in the town they're in, thus having money for current expenses.

Today, some corporations will handle a good part of an employee's finances for him, such as making payments from his salary and deducting authorized amounts to go into savings plans or bonds.

Stockbroker Accounts

If you're one of the increasing number of families who own shares of stock or bonds of American industry, you'll be happy to know it's easy to transfer your account. But before going into that, you know you often can continue to do business with your present account executive by mail and phone call—in fact, some brokerage houses will pay for your calls, if not from too far. But if you can't continue with your present brokerage firm, ask your account executive to advise you about changing. In many cases he can have your account transferred to another branch office of his firm, and if you've left your stock certificates with him for safekeeping (which generally is advisable) you've nothing to worry about; everything will be done for you.

If you must change brokers, first open your account with the new brokerage house, then write your old firm's account executive, requesting to have your account transferred to the new firm. This is all there is to it, providing you've left your stock certificates with your old firm for safekeeping, because your old firm transfers your certificates to the new one for you.

If you have your certificates in your possession, you must arrange to move them, for your moving company won't do it for you.

When you own shares in a mutual investment fund, either you or your broker should notify the fund in writing of your change of address. Your account executive will be glad to answer any of your questions.

Remember to resign from any investment clubs of which you're a member, according to the bylaws of the club. Ask to have your share of the club's assets sent to you.

Changing Doctors and Dentists

You're lucky if you're moving such a short distance that you can continue using your present doctors and dentist—it certainly saves you time. But if you're moving out of your doctor's or dentist's territory, then ask him for certain information. First, have him recommend a doctor or dentist in the new location. I'll never forget the amazed look of our New York pediatrician when, after I'd asked him to recommend one in Wyoming, he consulted his list and reported there was only one pediatrician in the whole state. Fortunately, we were going to the town where the pediatrician lived. From the name of the Wyoming doctor I judged him to be a rootin'-tootin' Westerner. Imagine my surprise when I found him a very competent young Boston-born, Harvard-educated doctor!

Have your physician make a record of all immunizations and other important health histories for each member of the family and arrange to send these, along with any necessary X-rays or prescriptions, to the new doctor. Ask your dentist to do the same. Incidentally, the courts have ruled that you don't own your X-rays. They're your doctor's property, to be used as he sees fit.

You may want to wait until you've moved to select your doctor (if you have a choice!) from those recommended. For instance, one doctor's office may be much nearer to you than another's. In this case, wait until you've moved and selected your new doctor, then write your old physician and ask him to send on the information, giving the new doctor's name and address in your letter. Follow the same procedure with your dentist.

Many families keep their own private records of immunizations and health history so that in an emergency they're available immediately. If necessary, they may also carry special prescriptions with them. Your doctor can advise you about this.

Changing Schools

The majority of today's children seem to take a change of schools in stride, and adjust to the new one quickly—within two weeks to a month. The one thing that makes this adjustment easy is that so many children are moved during the school year that most schools have special services to help them get acquainted and make friends. This whole subject is discussed in the chapter on children; all we want now is to consider how you move them.

Before the move, call your children's schoolteachers and make an appointment for a talk with them to find out what records your children will need to enroll in their new school. They'll explain the procedure for taking youngsters out of school, and may volunteer pertinent information about your children, such as their standings relative to the rest of the class, their special interests and aptitudes. Tell the teachers where you're moving; they may know something about the school system there. And do let them know you appreciate what they've done for your children. Unless you find it unnecessary, write a note to the school principal, notifying him of your youngsters' withdrawal and asking for any advice he might care to give you.

When you enroll your youngsters in a new school, it's necessary to present their birth certificates and former report cards. Keep these records with you; don't let them disappear into some carton the movers will take. Accompany your children to their new school when they enroll. It adds to children's sense of personal worth to know you're interested in their school and know their teachers, as well as the layout of their rooms.

I can't overstress how helpful a pre-move visit to the new school is. When you, with your children, have made such a visit, seen the school and, if possible, met the new teachers, you've helped your children's adjustment immeasurably.

The briefer you can make the period when they're out of school, the better. The new school is part of your adventure, so capitalize on it.

Lightening the Load

No matter how your move is being handled—either by your employer or you—you'll find you won't want to take everything with you; in some cases you may want to make a drastic weight reduction.

The first bit of advice is not to leave everything; even if you don't have children, take things with you that make a home of any house or apartment. Should you have children, remember they adjust to their new home more easily if most of the old familiar things are moved into it. Children aren't as attached to appliances, such as stoves, refrigerators and washing machines, as they are to their bedroom furniture or the living and dining room furnishings. So it's better to get rid of heavy appliances than of their furniture. One mother said she traded her ready-to-be-replaced refrigerator for an extra bed with springs and mattress, lightening the load by several hundred pounds. Another traded her old washing machine for two roomy old chests of drawers and gained valuable packing space, besides cutting down on weight. Another advantage of disposing of heavy appliances before a move is that, after you've moved and bought new ones from a dealer in your new town, you can count on much better service for them.

Lots of things in your home you may be glad to give away before you move—for example, your old magazines and outgrown books and records. Schools, libraries and hospitals often are glad to get these; some will pick them up from your home.

Sort your family's clothing, taking with you only things now in use, unless something has great sentimental value—such as Bud's first football uniform. You can donate your

old clothes and furniture to recognized charitable organizations—the Salvation Army, Goodwill Industries or church groups—requesting an itemized, signed receipt. However, the organization won't place a value on the donation; you must do that. Add the amount to your charitable contributions on your income tax return. You may prefer to give old or outgrown things to friends, neighbors or your favorite thrift shop, but then you can't count them as a charitable donation for tax purposes.

Next, look over your accumulation of gadgets and “stuff,” and keep those you really use—or those that have significance for someone in your family. Otherwise, put them out for your trash collector or give them away. Clean out your files and drawers; in the chapter on Finance you'll find lists of the records and papers you must keep, so we won't go into that here. Separate all valuable documents and records, putting them in strong Manila envelopes for mailing or safe-keeping in your strongbox. All those glowing ads you so carefully saved can be thrown out—better models and products are coming out every year.

When you come to papers you can't bear to part with—those first paintings the children made, frayed maps marked with the routes of your trips, material for the family scrapbook, diplomas, newspaper or magazine articles about friends or places you want to see some day and prized letters—put them in a sturdy expanding file or box, then in a metal trunk or foot locker, and let the movers take them.

Go through the cupboards and drawers in your kitchen. Do you really use those iced seafood cocktail servers more than once every two years? If not, give them away, along with the trick bottle-opener that's the devil to work and the outgrown baby-bottle sterilizing equipment. Movers say you shouldn't try to move these things but should dispose of them: matches, ammunition, partially used cans of kerosene, gasoline, naphtha, cleaning fluids, oily rags including dust mops, vegetable oils from the kitchen, chemicals, photograph

developing fluids, undrained camp stoves and lanterns. Don't include in things the movers are to pack perishable foods, such as potatoes, onions, turnips, carrots, cereal and flour.

Look around outside and decide if that picnic table and the benches are worth moving, if your old lawn mower has seen its best days, if it's time to replace the garden hose, or if the charcoal grill can't be traded for something easier to move.

What about Pets?

Requirements for moving pets vary from state to state. Moving companies won't handle them for you. Call a local veterinarian and ask him about the requirements for your particular move. Any veterinarian has a copy of the booklet published by the National Livestock Sanitary Association, giving all the various state requirements and the recommended (or only possible) way to ship animals. Most states require proof that your dog has had a rabies immunization within the past twelve months and not more recently than thirty days. Some states say no dog can enter when there has been rabies within the past year in a radius of fifty miles from the dog's point of origin. You'd better get that rabies shot for Spot quick if his twelve-month period is about to expire and you're moving in a little over a month.

If you want to ship your pet by common carrier, i.e., a train, ask for particulars at the Railway Express office. Pets must be crated, but Railway Express doesn't crate them for you and is mighty finicky about the crate you contrive. Some veterinarians and airlines rent crates for shipping pets. Regardless of how your pet travels, by train or plane, a health certificate from your local veterinarian at point of origin is required.

Even if Spot is a member of the family and travels in the car with you, you may be asked for proof of rabies immunization and a health certificate when you enter a different state,

so check on these things with your veterinarian. Regulations controlling the moving of cats, birds, hamsters, horses etc. vary so that you'd best find out about them from a local veterinarian.

House Plants

House plants are expendable when you move. Movers won't guarantee they'll live through a move, and neither can you if you try to take them with you in a car with children, pets and suitcases. Give them away, unless your move is of such short distance that you can make a special trip to the new house with them. If this is feasible, ask your grocer for enough sturdy cardboard boxes to pack each pot separately. Stuff wadded newspapers around the pot, so they won't slide in the boxes. Then wedge the boxes together so they won't slide around in the car and transfer them to your new home.

You may take cuttings of favorite shrubs or plants with you even on long moves. I like the idea of having the same plant blooming in your new yard. So did the ladies of the covered-wagon era! There are so many marvelous packing materials now for packing cuttings that you should consult a good nursery about which is best for yours. Give the nurseryman details concerning your move and the cuttings you want to take. He'll advise you accordingly. Also ask him about plant quarantines: some states bar entry of certain plants.

Those Books

Books do weigh heavily—and can cost a tidy sum to move—but they're so valuable that they're well worth moving. There's nothing that helps you feel "at home" in a new house as much as having your old furniture and books around. Here are several ways of moving books, all tried and proven by many families.

One of the cheapest, most satisfactory ways to move your books is to mail them, using the special book rate of 8 cents for the first pound and 4 cents for each additional pound per carton, to any post office in the United States. The post office accepts books for mailing under this special rate if—and this is important—your books are for educational purposes, i.e., textbooks and novels, and don't contain any advertising, promotional literature or enclosures of any sort. In addition your books must be permanently bound—which includes paperbacks—and must contain at least twenty-four pages, of which at least twenty-two must be printed pages. If you're doubtful about yours qualifying under these conditions, take them to the post office before packing and have them classified.

Books that are acceptable for book rates must be packed in a strong carton, the length and girth of which combined cannot exceed 100 inches, and it cannot weigh over seventy pounds (approximately forty to fifty hardback, average-size books). "Books" must be written in the upper right-hand corner of the carton, which should be gum-taped and tied. Ask your local bookstores for cartons in which they receive books and use them for packing yours. When packed and ready to mail, each seventy-pound carton will cost you \$2.84 to mail anywhere in the United States; that's very cheap, especially for a cross-country move. The only disadvantages to this method are that not all books qualify for the book rate, and you must pack those that do qualify, take them to your post office, then get them out of the new post office on arrival. On the whole this is such a cheap, safe way of moving books that you'll want to consider it, especially if you're paying for your move or are limited by the weight your employer will pay to have moved.

Another method, when you must consider costs and/or weight allowances and are traveling by car to your new town, is to rent a covered trailer and pack your books in it, along with other things you treasure. You can weigh the cost of

renting a covered trailer against the cost of mailing your books to determine which is best and cheapest for your move. If you decide to use a trailer, your books should be packed in sturdy boxes, and it's advisable to have no box weigh over 70 pounds when filled. As for prices, mailing 700 pounds of books from Denver to Dallas costs \$28.40; to rent a four-foot-by-seven covered trailer guaranteed to hold 2000 pounds costs \$30.75 for the same trip. You have room for your 700 pounds of books, as well as 1300 pounds of other things, and \$1000 insurance on the trailer. But you must tow the trailer, find parking spaces, have the trailer connected and disconnected, etc. So convenience should be considered, too.

We have a sizable library—some 3000 pounds of it—and since our moves are paid for by my husband's employer, we have the moving company pack and move our books. For this we bought small, sturdy, wooden boxes from an army surplus store, and we keep them for moving our books. However, after each move we must sort the books and arrange them in bookcases, a job requiring a couple of days. One of our friends, whose employer also pays for his moves, has the neatest book boxes I've seen. He made special book-size chests holding about fifty volumes each; they have removable fronts and can be safely stacked on top of each other. All he has to do before moving is stuff newspaper wadding around his books and screw the fronts on the boxes, and his library is packed. On arrival in his new home, he simply has the boxes restacked in their numbered sequence and unscrews the sides, and there are his books in their own bookcases and their accustomed order—and he has a couple of free days. So choose your method—and take your books with you!

And Then the Freezer

Freezers require special attention. If they contain frozen food, a moving company will not move them more than 150 miles; and not that far if the freezer requires special servicing en route, such as hooking it up for a few hours to keep food from spoiling. Movers will move a loaded home freezer within the same town or county; that's about the limit.

For any move over 150 miles you must unload and defrost your freezer. Either eat up the frozen food, give it away or attempt to sell it. Another, but expensive, method is to arrange through a local freezer plant to have your food packed in dry ice and shipped via Railway Express or air express to a freezer plant at your destination, where it can be stored until you call for it. Some employers who pay ordinary moving expenses won't pay shipping charges on frozen foods—so check this too.

The Rates and Tariffs Committee of the Household Goods Carriers Bureau, 1424 Sixteenth Street, N.W., Washington, D.C., publishes a free pamphlet, "Transportation of Your Laden Home Freezer," which I suggest you write for or ask your moving company to give you. Their reasons for not moving laden freezers more than 150 miles are given, ending with this advice: "Sale or disposal of the food to friends, relatives and neighbors may be your most economical alternative in the long run."

In spite of the halos home economists have hung over the home freezer, I think it's of doubtful economic value if you move often. It's a heavy item, so if you dispose of your freezer before moving you lighten the load by several hundred pounds. You'll get more use from a combination refrigerator-freezer. A fifty-pound freezer in a refrigerator still allows you to cook in quantities and save time and money. If your husband is addicted to elk-hunting, you can

always rent a freezer locker for the meat he brings home and have it shipped to another locker plant at your destination.

Care of Appliances

It doesn't seem customary to have all appliances serviced before a move, but it's wise to do so. You're going to want them in operating condition as soon as they're unloaded at your new home. They're different from furniture and curtains, so call your appliance dealer and have him check and service each one. At the same time ask him if any require special packing or handling. For instance, some washing machine motors need to be braced during a move, or possibly the TV and its antenna require special handling. If yours do, make arrangements to have this done shortly before you move. Movers won't disconnect appliances or connect them in your new home, other than plugging in the refrigerator for you.

Care of Furniture

Prepare your furniture for the move, particularly if it will be stored awhile. If you're not going to have movers clean and mothproof your carpets and upholstered furniture while stored with them, you can have this done before moving day, if needed. You may also want to have slip covers and curtains cleaned before moving. All these chores add to the confusion, and unless it's imperative that your furniture be spotless when you move into the new house, you might consider letting it go as is. You always have a few idle days after a move, and you might fill them by arranging to have your furniture cleaned then. Your curtains probably won't fit into the new house, and you may have to find some way of remodeling them or else dispose of them and get new

ones. Having chores to do after the move makes it easier for you to get acquainted in your new town.

Waxing protects wooden furniture from dust streaks, faint scratches and moisture. Waxing also helps protect stoves, refrigerators and other enameled surfaces. It's well to do this before the move.

All your silver, flat or hollow ware, should be polished and wrapped in tarnishproof cloths or paper if you aren't going to use it for a while. You might copy the jewelers and, after polishing your silver, rub a light coating of oil over it (some hair oils are fine) to prevent tarnishing until the oil is washed off. Movers always leave this job to the little lady of the house. You also must arrange for moving it with your other valuables.

Care of Clothes

You'll want to have all your clothes clean before packing them. Out-of-season clothes should be washed or cleaned and packed in trunks or metal foot lockers. Don't forget moth repellent if they're wool. I've found it convenient to store out-of-season clothes in metal foot lockers (from an army surplus store) so they're always packed and ready for a move. (I don't iron or have the cleaners press them before packing away. It would just have to be done again before they were worn.) Leave in-season clothes hanging in your closet for the movers to put in their wardrobes, if you're hiring movers. Pack in your suitcases only the clothes you want for the trip. If you're moving yourself, then pack surplus clothes in trunks, drawers, suitcases or plastic bags.

Unless you'll need your furs en route or want to take them with you, it's better to leave them in storage in your present town. After the move, you may write back to the storage place and ask to have them mailed to you via insured mail. Be sure you have the fur-storage firm's name and address.

Let "Them" Know Your Cutoff Date

Notify the firms or persons listed below of your moving date if you'll not need their services in your new location. If you'll continue to use their services, give them your new address and request that service begin there on a specified date. Most of these notices can be phoned, but if you wish to avoid misunderstandings, it's wise to write each of them a note and keep a carbon copy.

- 1) Your bank. You may wait until you're settled to change accounts, but tell your old bank your new address or how to reach you by mail.
- 2) Your broker. Have your account transferred to another office of the same brokerage house or to a different firm, whichever is most convenient.
- 3) Your insurance agents. Transfer insurance on household goods, automobiles or other personal possessions. Give your new address to your agents for all types of insurance. Also, be sure to tell them if your household goods are to be stored any length of time, as some policies must be amended in order to cover goods in storage.
- 4) Telephone company. Call the business office, being sure to request service until the day you leave. Request service at your new address if it's in their territory. Take along your telephone directory. It's a ready-made address book.
- 5) Gas company. Tell them when to disconnect your appliances. If you paid a deposit, you'll want it back.
- 6) Electric light company. Tell them when to discontinue service. They may owe you a meter deposit. Arrange to have appliances disconnected, such as 220-volt ones.
- 7) Water company. Request a bill for what you owe, and your deposit, if any.
- 8) Fuel company. Notify the company if it delivers

regularly to your home, and request a bill for what you owe. Check on any deposit.

- 9) Garbage service. A gift of usable items often gets you greater service in hauling away all trash you throw out.
- 10) Your paper boy. Most families like to give the paper boy a little extra money.
- 11) Your milkman, laundryman, dry cleaners. Discontinue services of these and any others who make regular pickups and deliveries.
- 12) Department stores. If you have charge accounts at stores, it's vital that you write, asking them to close your account on a specified date. There have been cases of dishonest persons using a moving family's charge account after they'd left town without notifying the store to close it.
- 13) Your appliance dealer. Request servicing if needed. Ask for the name of an authorized dealer in your new town.
- 14) Library, clubs and civic organizations. Transfer your membership to an affiliated branch, when possible. It's a good idea to write your resignation, especially if it's a dues-paying organization. Some national organizations require written resignation from a departing member before reinstating in another local branch.
- 15) Church. You may wish a letter of introduction to the clergyman at your new location.
- 16) Department of motor vehicles. Notify them of your change of address and comply with necessary regulations.
- 17) Friends. Notify them of your new address, via either personal change-of-address cards or those furnished by the post office.

Saying Good-by to Friends

This isn't nearly so sad a thing as it was formerly. Emigrants and pioneers of the past century really did say good-by because they were never sure they'd see their left-behind friends again. Today we can count on seeing good friends again, so the custom has evolved of saying, "I'll be seeing you," instead of, "Good-by" or its equivalent, "God be with you."

When you're making your farewells, it's considerate to say so to those friends whom you've enjoyed or treasured. Such remarks give pleasure to them, and you too—and remember, misty eyes are proof of sincerity. Also, leave them your new address and invite them to visit you. A wide scattering of friends is one of the joys of moving. Many families can't drive a day in any direction without being able to look up an old friend or two along their route.

When your friends want to give you a glorious farewell party, try to have it held several evenings before your departure. Moving day is no time to be nursing a throbbing head. After you've been the honoree at a party, it's almost expected that you send your hostess a gift and note expressing appreciation for her thoughtfulness and effort.

Make farewell calls on special friends or those who can't come to see you. The whole family may want to make farewell visits to their favorite spots. If so, plan a private picnic in your favorite park or a last drive along the river, to the beach or to the mountains. When you're next in this part of the country, plan to visit these places again. There's something very soothing to children (and adults too) in going back to a favorite spot and finding it unchanged—"just waiting and waiting for us to come back," as one little girl said.

Encourage older children to secure addresses of their friends for future correspondence, and help them plan to exchange visits with old friends.



Get your good-bys said early—callers and movers don't mix.

A Tried and True System of Packing

Here's a system I've used that saves time and frustration when you're unpacking and settling in your new home—even though your move is paid for and packers are doing most of the work. It's equally applicable to moves within the same town or across the continent.

1. Start in a bedroom. Go through the dresser and chest of drawers, removing all heavy items, putting them out to pack later or to have the movers pack. Place the clothes you'll need for the trip in your suitcases. Consolidate remaining clothes in one or two drawers. Next, take down curtains, rods and wall brackets, if they're yours and you want them. Put wall brackets and screws in a small cloth sack and tie it to the bundle of curtain rods. I think it's a fine idea to include a small screwdriver in that little sack—considering the time I've wasted hunting one when unpacking. Then pack the bundle of tied curtain rods in a long drawer. Fold the curtains and place in the drawer with the rods. If curtains are very dirty or spotted, wash or have cleaned before packing, but don't waste time ironing or money to have them pressed; it'll just have to be done over before you use them again. If the bedspread won't go in the same drawer, put it, along with pillows and blankets, in other drawers. (Remember moth repellent for woolens!) Wrap any hats you don't pack in suitcases in tissue paper, put them in hat boxes and pack the boxes in a drawer so tightly they won't slide about. Pack lamp shades the same way. Purses wrapped in clothes, lightweight shoes in plastic bags, scarves, belts etc. also go in the drawers. The idea is to pack everything customarily used in this room in its furniture drawers, unless it's a heavy or very fragile item. If you still have room in the drawers after packing all customary things, slip glass-framed pictures, breakable trays, hand mirrors etc. between pillows or folds of blankets. Other things that pack well in drawers

are: puzzles, checkerboards, games, lightweight phonograph records, large photographs, albums, long rolls of maps, drawings, tablecloths, even well-wrapped and cushioned small lamp bases.

2. Follow the same procedure in other rooms where you have multidrawer furniture. Remember: no weighty items in drawers, they'll make furniture heavy and more liable to damage; no extremely fragile items in drawers, they go in barrels; pack all things used in that room in the drawers of its furniture. You can see why this system helps make unpacking quick and easy.

3. Clean out the bathroom medicine cabinet, throwing away old medicines and cosmetics. Whatever medicines and cosmetics you take, besides those in your suitcases, also are packed in drawers, sealed tightly and wrapped individually in old towels or rags.

From here on, it's up to you or your movers how you proceed. If movers do all the other packing, all you have to do is stay around while they pack, check their inventories and sign them. If you're moving in a rental trailer or must do the remaining packing yourself, the next two sections are for you. When moving within the same town, you can move items discussed in these two sections in your car. They require little packing for this type of move. We once moved across the street at our own expense and transported all these items to the new house on large serving trays.

4. When you've packed your drawers, trunks and foot lockers, get from your movers (or find out from them where you may secure some) the number of barrels filled with excelsior you estimate you'll need to pack heavy, large or fragile things. Examine the barrels after delivery to be sure they're standard size. You're charged by a moving company for the number of barrels, so undersized ones mean extra profit for the movers. In packing a barrel, first be sure a wad of excelsior covers the bottom, then put in heavy items;

iron, waffle iron, cooking pots, mixer and blender (remove the mixing bowls or glass parts and pack separately in the barrel). Wrap each thing generously in excelsior as you place it in the barrel. Each item should be placed in its own nest of excelsior, with no edges touching and with tight insulating layers of excelsior around it and along the sides of the barrel. Fill the barrel about one-third full with heavy things. In the middle third, place breakable items that are sturdy enough to bear some weight after being well wrapped in excelsior. This is the place for your large salad bowls, glass or pottery mixing bowls, pottery casseroles, lamp bases, big china or glass dishes, also individually wrapped, well-padded dinner plates, placed on edge with no pressure on them from the sides. In the top third place your fragile breakables—glasses, sherbets, etc. Stuff excelsior inside each and wrap generously with excelsior. Do be careful, after you've wrapped long-stemmed glasses, to place them in an upright position. Don't lay them crossways; in this position any pressure on the top will snap the stems. As you pack, check to be sure there's enough excelsior to hold each item securely in place, not touching its neighbor or the side, bottom or top of the barrel. Put a generous layer of excelsior over the top of the barrel, inside, and close it. As you pack it, list each barrel's contents, numbering the inventory to correspond with the number of the barrel. In black crayon mark "Bottom" and "Top" on the outside of the barrel, with arrows pointing upward to the top. Since doing your own packing is sometimes a questionable procedure from an insurance standpoint, be sure you pack extra well so nothing will be broken. Don't pack heavy or fragile things in cardboard boxes; you're asking for trouble if you do. Keep inventories with you. Don't let them be packed in the very bottom of some box or trunk. Keep those trunk keys with you, too!

5. When you take down any small fixture—tie, trousers or spice racks, can opener etc.—put the screws and wall brackets for each fixture in a small cloth sack and tie it to

the fixture. This saves a lot of searching when you're ready to put it up again. A young couple told me they Scotch-taped screws to the bracket and taped the bracket to the fixture; it's up to you which method you use. I find a sack quicker to undo than a lot of tape!

6. Large mirrors, paintings, pictures and glass or marble tops on furniture should be crated. Let the movers do this if possible; otherwise have a carpenter crate them, or your husband if he happens to be talented this way.

A Portable Kitchen

Two indispensable aids to merry moving are a large well-stocked picnic basket and a big thermos jug. They go in the car any time you're taking a trip. I like an unfitted basket with strong carrying handles. This becomes a portable kitchen during a move and is worth its weight in gold; you'll think it should be when you lift it after it's loaded. Your food is immediately available to help tide you over trying hours during a move. Keep it with you and the children at all times when traveling by car. To be your greatest help it should contain the following: paper plates, cups and napkins, plastic forks and spoons—enough for at least three meals; a good paring knife, bottle and can openers, strong metal fork and big spoons, a large saucepan and a flat cake pan for heating foods in, a Sterno stove or small hot plate; a plastic bag of detergent, a bar of toilet soap, hand and dish towels, two or three good-sized clean rags, about twenty feet of strong cord and a few clothespins; small plastic containers (I use pint freezer containers with snug lids) of sugar, flour, dried milk, butter or oleomargarine, cereal—both dry and uncooked types, if your family likes them; small sizes of salt, pepper, instant coffee, tea or cocoa, peanut butter, salad dressing, sandwich spreads, jams, vitamins, cans of fruit juices, fruit, beef hash or meat-and-vegetable stews, wieners, milk, boxes of cookies, crackers and instant pudding mixes.

If you doubt so much can be put into one basket, all I can say is that it's been done—well, in a large basket and occasionally a strong small box for surplus groceries. I tie the bottle and can openers to the basket handle with a long cord so they're never misplaced. As you can see, this has the makings of several hearty meals with the addition of fresh fruits, vegetables and milk you can buy as needed.

A civil-defense-minded friend commented that such a stocked basket should be kept in the basement at all times, along with a gallon or two of drinking water—just in case.

Housecleaning before a Move

When you're moving out of a rented house or one you've sold, you have no obligation to leave it sparkling clean. If you can shine all the windows, wash woodwork and cupboards, mop and polish floors without working overtime, that's fine. But if to do these things means you'll be a work-ridden wreck, then forget them. Most landlords expect to have to clean a house between tenants and can deduct the cost of a cleaning woman from maintenance expenses. You needn't put a cleaning woman out of work by doing a thorough job before you leave. When you've sold your home, try to leave it reasonably clean; sweep out all debris but don't feel you must do a professional job. The new owners will probably clean it again; besides, you'll have your new home to clean.

When you're moving out of your home and renting it, it's advisable to leave the house in first-class condition and expect your tenants to keep it that way. Now you're a landlord and can deduct a cleaning woman's wages from your maintenance expenses—so hire the cleaning done after you've moved out.

During our years of moving we've been renters and owners, and we have yet to move into a shining clean house. We feel it's far more important for parents to save their energies

for constructive uses—especially during a move. You're benefited far more by being rested and relaxed than by leaving behind a perfectly clean house. Lack of sleep and over-work can make you irritable, impatient parents. Such parents infect their children, and the children react in undesirable ways. Since your youngsters are your press agents, it's highly important for future pleasant relationships with new neighbors that they've been given extra consideration, kindness and time for their needs by you before, during and after a move.

The Last Night before a Move

One of the best ways I know to combat the bleakness of a last night in your stripped, bare old home is to lock and leave the house in the afternoon and go to a hotel or motel. There you can relax, have a fine dinner and go to bed early. Everything's packed for the trip—so why not? It adds to the adventure of your move. Mother, the pivot of the family, is refreshed by having someone else look after meals and house-keeping a few hours. It's almost necessary to spend the night away from the old home if you've had the utilities disconnected on the day before your move, so make something special of it. If you start your trip from a motel or hotel, be sure you've left the keys to your old home in the designated place.

CHAPTER III

Things to Do

List of Children's Jobs

Here are jobs that children from three years up can feel very important doing for you. Be sure to praise them often, and to others in their hearing, about what a help they are.

Small children can:

- 1) Sort their toys and treasures, giving away things they don't want. Let them decide what they want to take, and please don't argue with them about their decisions.
- 2) Run errands, return borrowed books and other small items to the neighbors.
- 3) With Scotch tape, seal openings in boxes of spices, cereals and dry supplies.
- 4) Help pack books and records.
- 5) Fetch and tote for you.
- 6) Sort out cards, games and puzzles.

In addition to the above-mentioned chores, older children can:

- 1) Fill out, stamp and mail your change-of-address cards.

- 2) Unscrew small attached fixtures, put the parts in sacks and tie the sacks to the fixtures.
- 3) Fold and pack surplus linens not used as packing material.
- 4) Under your supervision, pack their own possessions in drawers.
- 5) Make inventories for you as you pack.
- 6) Wax furniture and polish silver.
- 7) List names, addresses and birthdays of friends in address file.
- 8) Write to the Chamber of Commerce for information about your new town.
- 9) Write to state tourist offices for information about sights to see on your trip.
- 10) Help plan the most scenic or interesting route for your trip.
- 11) From filling stations, collect oil company maps you'll need if traveling by car.
- 12) Brush up on train or plane etiquette and services, if traveling by one of these methods.

Check List for Short Moves

Short moves are those within your present town or less than 150 miles from it. Usually they're easy moves because you know your new address and don't require storage and you've seen the new neighborhood.

Six weeks to a month before you move, do these things:

- 1) Make a pre-move visit, if possible, and locate your new home.
- 2) Make a floor plan of your new home.
- 3) Cancel your present lease or sell your present home.
- 4) Arrange to rent your home if you don't sell it.
- 5) Ascertain what moving expenses your employer will pay.

- 6) Notify the post office and give them a forwarding address.
- 7) Send change-of-address cards to publications, magazines, newspapers, also friends.
- 8) Check insurance policies to determine if your possessions are covered during a move.
- 9) Transfer insurance on automobile, household goods or other personal property. Notify all your insurance agents of your change of address.
- 10) Select your moving company.
- 11) Arrange for a rental trailer if you need one.

Two weeks to a month before a move, do these things:

- 1) Change doctors and dentist if necessary.
- 2) Get children's school credentials from their present schools.
- 3) Decide how you want to move your valuables.
- 4) Make necessary arrangements for pets.
- 5) Notify the following persons or firms of your moving date if you won't need their services in your new location. If you'll continue using their services, give them your new address, requesting that service begin on a specified date.
 - a. Bank
 - b. Broker
 - c. Telephone company
 - d. Gas company
 - e. Electric company
 - f. Water company
 - g. Gas and/or fuel company
 - h. Department of motor vehicles
 - i. Paper boy
 - j. Milkman, laundry, dry cleaner and other delivery services
 - k. Garbage collection service

- l. Charge-account stores
 - m. Appliance dealers
 - n. Library, clubs, civic organizations, etc.
 - o. Church
- 6) Empty your food freezer and plan meals to use up perishable foods if your loaded freezer can't be moved.
 - 7) Arrange to have range, gas refrigerator, washing machine and drier disconnected, television antenna removed and home appliances serviced if needed.
 - 8) Check to see whether electricity at your new home is AC or DC and if your appliances have to be altered. Also have apertures of gas appliances checked and changed if necessary.
 - 9) Arrange in advance to have utilities turned on at your new home. Apply for your telephone as early as possible.
 - 10) Secure travelers' checks if you'll need more than \$50 on your trip.

If you're partially moving in your car, the week before your move, do these things:

- 1) Pack the drawers of your furniture.
- 2) Wrap heavy or breakable items in surplus linens, then pack in small boxes from your grocer if you move them in your car.
- 3) Pack your books.
- 4) Arrange to have large mirrors, glass and marble furniture tops moved.
- 5) If possible, collect and move all outdoor equipment and furniture.
- 6) Throw away all inflammable, dangerous or perishable items (or move them yourself, at your own risk).
- 7) Pack and move your cameras, projectors and other delicate equipment.
- 8) Move house plants, cuttings and bulbs.

- 9) Mail or ship your valuables if you're not moving them in your car.
- 10) Check all closets, cupboards and storage places for forgotten things.
- 11) If you have time, polish silver and wax furniture.
- 12) Do any necessary housecleaning.
- 13) Wash cotton scatter rugs.
- 14) Wash and dry all dirty clothes.
- 15) Stock the picnic basket.
- 16) Pack your suitcases with clothes necessary for a day or two.

When your move is being paid for by the employer, or if you don't mind the cost, have the movers pack everything but these:

- 1) Valuables. Incidentally, neither the mover nor his insurance company is responsible for valuables left behind.
- 2) Cameras, projectors and other delicate equipment. Find out the best way for packing these yourself.
- 3) Pets.
- 4) Inflammable, dangerous or perishable items.
- 5) House plants, cuttings and bulbs.
- 6) Suitcases.
- 7) Picnic basket and thermos.
- 8) Daily baby supplies.

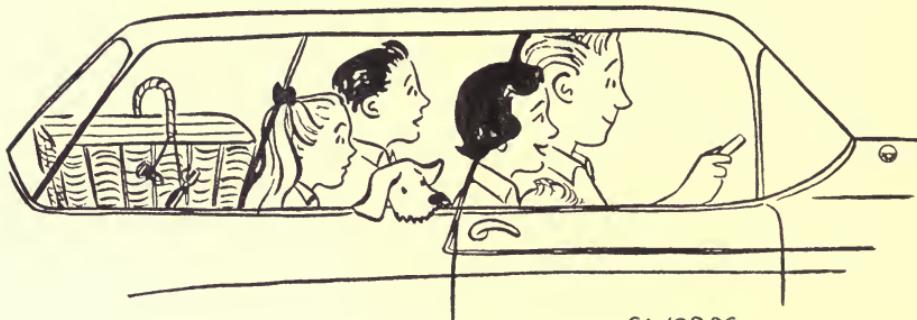
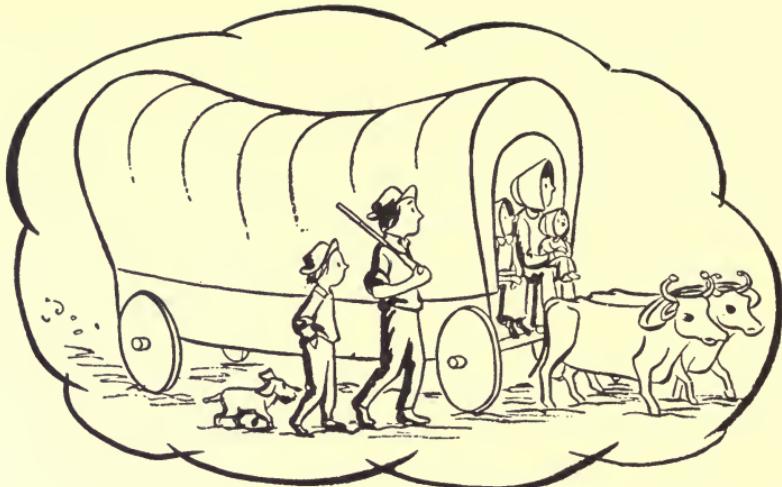
The day you move—M-Day—do these things:

- 1) Get up early and have a good hearty breakfast.
- 2) Strip beds and cover mattresses.
- 3) Wash dishes and prepare baby's bottles.
- 4) Perform any previously listed chores not yet done.
- 5) Give necessary directions to your movers.
- 6) Load rental trailer.

- 7) Check suitcases, making sure your children's school credentials, trunk keys, inventories and other immediately needed papers are in one of them.
- 8) Close suitcases and place in car.
- 9) Gather all last-minute odds and ends and put in bag.
- 10) Have in car: cleansing tissues, first-aid kit, special medicines and, if needed, broom and dustpan or vacuum cleaner, also one or two folding chairs or stools.
- 11) Make final check of the house for forgotten things.
- 12) Check your wallet and your husband's for necessary identification cards. (Read section on Traveling Papers in Chapter IV for details.)
- 13) Obtain signed copy of bill of lading from your movers.
- 14) Leave house keys.
- 15) Wave good-by to neighbors.
- 16) Load family in car and drive merrily away.

When You Arrive at the New Home

- 1) Use spare time for fun, picnic in the park, exploration of the new neighborhood or stores.
- 2) Plan placement of your furniture if you haven't already done so.
- 3) Be at your new house with all necessary keys at the time you expect the movers.
- 4) Install soap, towels, tissues and drinking glasses in the bathroom.
- 5) Take folding chairs from car and set up in house, sitting in one whenever you can.
- 6) Do only essential housecleaning.
- 7) After the movers arrive, stand by to direct them.
- 8) Have appliances unloaded first and connected immediately.



Round up your family and make the most of this move.

- 9) Put down all room-size pads and carpets before furniture is unloaded.
- 10) Have furniture placed exactly as you want it.
- 11) Pay movers and note any damages.
- 12) Unpack only things needed immediately.
- 13) Prepare supper from the picnic basket and serve, out of doors if possible.
- 14) Clean kitchen and remove breakfast supplies from picnic basket.
- 15) Go to bed early. (A warm bath now is mighty relaxing.)

Check List for Long Moves

Long moves are those over 150 miles, usually from one state to another. Frequently you don't have a new home located before moving, don't know your new address and must store your possessions while you're house-hunting. The trip to the new home usually involves one night or more spent "on the road."

Here are the things to do, six weeks to a month ahead of your move:

- 1) If possible, make a pre-move visit to your new town and locate your new house.
- 2) Sketch a floor plan of your new home.
- 3) Cancel your present lease, or
- 4) Sell your home.
- 5) Arrange to rent your home if you don't sell it.
- 6) Find out what moving expenses your employer will pay.
- 7) Give the post office a forwarding address for use after a specified date.
- 8) If you know your new address, send change-of-address cards (along with an address label) to publications and friends.
- 9) Check insurance policies to determine if your possessions are covered during a move.
- 10) Transfer insurance on automobile, household goods or other personal property. Notify all insurance agents of your change.
- 11) Select your moving company.
- 12) Arrange for a rental trailer if you need one.
- 13) Start disposing of things you won't take with you, including frozen food in your freezer.

Two weeks to a month before a move, do these things:

- 1) Arrange to change doctors and dentist.
- 2) Get children's school credentials from their present schools.
- 3) Decide how you want to move your valuables and make necessary arrangements.
- 4) Arrange for shots and transportation of your pets.
- 5) Notify the following persons or firms of your moving date. Give each a forwarding address, such as your husband's employer's address.
 - a. Bank
 - b. Broker
 - c. Telephone company
 - d. Gas company
 - e. Electric company
 - f. Water company
 - g. Gas and/or fuel company
 - h. Department of motor vehicles
 - i. Paper boy
 - j. Milkman, laundry, dry cleaner and other delivery services
 - k. Garbage collection service
 - l. Charge-account stores
 - m. Appliance dealers
 - n. Library, clubs, civic organizations, etc.
 - o. Church
- 6) To empty your food freezer, plan meals that will use up food, or sell or give it away.
- 7) Arrange to have range, gas refrigerator, washing machine and drier disconnected and serviced, and television antenna removed.
- 8) Arrange to have large mirrors, glass and marble tops crated.
- 9) Make train or plane reservations if needed.
- 10) Have your car checked and serviced.

The week before the move—when your move is being paid for or if you don't mind the cost—have movers pack everything but the following:

- 1) Valuables. Ship or mail them if you're not taking them in your car.
- 2) Cameras, projectors and other delicate equipment. If you let the movers pack these, be sure they understand these items require special handling and buy insurance for their FULL value.
- 3) Pets.
- 4) Cuttings and bulbs.
- 5) Any inflammable, dangerous or perishable items.
- 6) Suitcases.
- 7) Picnic basket and thermos.
- 8) Daily baby supplies.

If you want to move at minimum cost, attend to these things the week before the move:

- 1) Pack drawers of your furniture with nonbreakable lightweight items.
- 2) Pack your books.
- 3) Pack breakables in barrels.
- 4) Pack out-of-season clothes in metal trunks or foot lockers.
- 5) Pack any bottles of liquids you must take in large containers, so that they cannot cause damage if they spill.
- 6) Load these things in a rental trailer along with any furniture or appliances you're moving.

The Day before a Long Move

- 1) Wash and dry all dirty clothes.
- 2) Strip beds that won't be used again, putting mattress covers or old sheets over the mattresses.
- 3) Check all closets, cupboards and storage places for forgotten items.

- 4) Group all outdoor equipment in one place.
- 5) Defrost refrigerator. Empty ice trays. Give or throw away leftovers. (To counteract objectionable odors in refrigerator, defrost and put a piece of charcoal inside before closing it.)
- 6) Pack any plant cuttings or bulbs you want to take.
- 7) Be sure your utility meters are read.
- 8) Mail your valuables if you've chosen this method of moving them.
- 9) Pack your suitcases with clothes for the trip and an extra day or two.
- 10) If you didn't mail or ship your valuables and have no fireproof strongbox, put them in a suitcase along with the children's school credentials.
- 11) Try to do all necessary housecleaning today if you're not having a maid clean up after you've left.
- 12) If you're staying in your old home tonight, feed your family heartily and all of you go to bed early. Check your list, however, before retiring.
- 13) *Or* you may go to a motel or hotel for the night, starting your trip from there in the morning.

The Day of the Long Move

- 1) Get up early and have a hearty breakfast, from the picnic basket if necessary.
- 2) Check the picnic basket; prepare and pack bottles for the baby.
- 3) Perform any chores you didn't get done the day before.
- 4) Check contents of your suitcases.
- 5) Again, check all storage places and the garage for any forgotten items.
- 6) Check your wallet (and have your husband check his) to see you have in it all necessary cards and identification. (See section on Traveling Papers in Chapter IV for necessary wallet contents.)

- 7) Leave keys in designated place or with designated person.
- 8) Make final arrangements with your movers and give them needed instructions. Get your signed copy of the bill of lading.
- 9) Round up your family and luggage, load them, and start merrily on your way.

CHAPTER IV

Traveling with a Family

IT SEEMS incredible that approximately 166,400,000 Americans made trips of slightly over four days average length in the United States in 1957—why, that number is almost the total population of the United States! And five-sixths or about 138,700,000 of these made their trips in automobiles. But this is what my projections show, based on a preliminary report (available for 40 cents from the Census Bureau, Washington, D.C.) made by the Census Bureau's Transportation Division in cooperation with the National Association of Travel Organizations.

(A moment's thought revealed that our family of five made thirty-four trips during 1957. A trip, as defined for survey purposes, is an overnight, out-of-town absence of any member of the family; when all five of us went together on a trip it counted as five trips. It would be interesting for you to figure how many trips your family made in a year.)

Other facts in the survey show in a general way that a very large percentage (64 per cent) of persons making trips had annual incomes of \$6000 or less; that public transporta-

tion, trains, buses and planes got their largest share of business for trips of over 500 miles; that oddly enough, public transportation is less used for trips originating from metropolitan areas than from small towns.

Preparing for a Trip

With so many of us tripping around, let's find out what we can do to make your trip pleasant, regardless of your type of transportation. The first things to do to make your trip fun, are done before you leave home. If your trip is a move to a new home, you won't need to read this section—you've already done these things. But if you'll be returning to your home, you'd better skim through the list before packing your suitcase. I hope you have good neighbors, they can do so much for you—and you for them, when they take a trip.

1. Make arrangements for your mail. Ask your post office about their "vacation list." This is a recent arrangement by which you can request your mail held at the post office for thirty days, then delivered at your home. Or you may have all first-class mail forwarded, without extra charge, to your vacation address during the thirty days. In addition, you can request all mail be forwarded to you if you want to pay extra postage on second, third and fourth classes. You could ask a neighbor to hold your mail for you until your return, but why do that when the post office will hold it for you?

2. Ask your neighbor to keep an eye on your home and report suspicious loiterers to the police. Some families like to keep a hall or bathroom light burning night and day while gone. They think it discourages prowlers. Others, more cautious, install equipment that turns on certain lights as darkness arrives and turns them off after a definite number of hours. Take your choice. If your possessions are insured, you may not think it worth while to worry about losses or take such elaborate precautions.

3. Notify your paper boy, milkman, laundryman, cleaner

and any other personal delivery service to discontinue until a given date.

4. Disconnect all electrical appliances not needed to keep your home habitable. If it's winter, turn down the furnace, but keep your home warm enough to prevent water pipes from freezing and bursting. We returned once from a winter vacation to find our home flooded due to frozen and burst pipes. The person left in charge had turned the thermostat very low, thinking to save on our fuel bill! Lower the hot-water temperature or turn it off; ask your utility company which is best for you. Be sure pilot lights on gas stoves and water heaters are burning, or turn off gas for each appliance at the wall outlet. Set your refrigerator and freezer controls at "vacation."

5. Gather all valuable papers and jewelry and place them in your safe deposit box or fireproof strongbox. Almost any valuable paper can be duplicated, but it's a lot of bother; it's easier to take care of the ones you have.

6. Leave your house key with a trusted neighbor, so if it's necessary for anyone to get in, she can let them in. Ask her to stay around while they're in the house. Due to a neighbor's kindness we were able to have the floors of our house sanded and refinished while away on a trip. She let the workmen in each morning and checked them out each night.

7. Make arrangements for care of your pets. Sometimes neighbors will be glad to trade this chore with you, so you'll care for their pets when they go away. At other times it's best to have them stay with a veterinarian.

8. If you treasure your house plants, arrange for their care. There are self-watering pots for house plants, which, if you make trips often, would be a good investment. Otherwise, you almost have to depend on a neighbor to come in and water them if you're going to be away more than a week. I suppose you could send them to a commercial nursery dur-

ing this time. Hire someone to water your lawn and plants during the summer months.

9. Store all outdoor equipment out of sight.

10. Plan your trip and pack your suitcases accordingly. All overnight things in one or two small suitcases is a good rule, no matter how you travel.

11. Make necessary reservations, such as plane, train, hotel or motel.

12. Convert all but \$50 of money needed during your trip into travelers' checks.

13. Before you leave, be sure all windows are down and locked, except one in an inaccessible place, which can be left open a crack to air your house, being sure nothing immediately in front of it would be damaged by rain or snow.

14. Lock all doors and tuck your house keys into a safe compartment of your suitcase or purse.

By Automobile

Let's have a bit of fun from the start; it doesn't cost much, and can make the difference between having a refreshing time or being numb and dumb at the end of your trip. Get a recently published road atlas, such as *New Horizons, U.S.A.* or *Vacation Guide*, and study your route. Note scenic, historical or other interesting places that lie close to it. If time allows, plan to see one or two that interest the majority of your family.

Older children will be glad to read up on some of the spots and become the family authority about them. They can ask your filling station attendant to have the oil company he represents make a route map for you. These are free, and a very real help, but often they don't give detailed information about the history and importance of things you may want to see.

Since time is limited, after the information is assembled,

hold a family discussion and decide how you want to spend the free hours you can wring out of your travel time. Make a note of special clothes or equipment you'll need to fully enjoy exploration or sightseeing. Pre-trip planning is mostly sheer fun and can be the talk of the family for days.

Motels

If you're one of those rare persons who can make a travel schedule and stick to it, this is the time for you to compute distances you'll cover each day and write for overnight reservations. We've all heard tales from friends who covered 700 to 800 miles a day in a car—but this is too strenuous for family traveling. You can cover considerable distance if you plan to have twelve hours' over-all time from one overnight stop to another. It's next to impossible to list average daily mileage, but it's well to remember that east of the Mississippi travel is slower than west of it. Motorists can average 300 to 350 miles a day in the East and 400 to 450 in the West without undue strain, except in and near metropolitan areas or in the mountains. Even for those of us who usually don't keep to a schedule, it's virtually necessary to make reservations when traveling in tourist areas in summer.

Motels are far and away the favorites for traveling families—so only motel reservations are discussed in detail here. (You can make hotel reservations by asking a local hotel manager for assistance.) Advantages of motels for families are obvious:

- 1) Your car is parked free outside the door, anything in it instantly available, and an early getaway simple.
- 2) There's usually no tipping—except in some of the super-luxury establishments.
- 3) You can usually choose a room reached without climbing stairs.
- 4) Many modern motels have playgrounds and swimming

pools for guests and their children, as well as TV's and radios in the rooms.

- 5) Often there's a restaurant connected with the motel.
- 6) Motel rates generally are lower than hotel rates for comparable space.

Motel associations in different regions of the United States are good guides to suitable accommodations. For a motel to be eligible for membership in most of these associations, it must first qualify for membership in the American Automobile Association. Before leaving home you can find, in the classified section of your telephone directory, ads of motels that are members of motel associations. Call them and ask about out-of-town member motels.

Motel associations don't set rates for their members, but they do handle a guest's reservations between member motels. For example, if you can't make motel reservations for your entire trip before leaving, when spending a night in one member motel, ask that manager to make reservations for you for the next night at another member motel. The reservation is made by phone in your presence, and you pay for the phone call and first night's charges there. Before the phone call is made, you may ask to have the quietest room reserved or specify other requirements.

Here are some tips seasoned motorists have passed on regarding motels:

- 1) Don't select a motel near railroad tracks—trainmen love to bowl with box cars all night.
- 2) Select your room as far back from the highway as possible. Long-distance truckers vie with trainmen for honors in making the greatest nighttime noise. Also, there's less chance of glaring, intermittent neon signs keeping you company all night.
- 3) If possible, select a motel on the near side of a city. You can make a slick getaway early in the morning, for

you're right on the highway with little or no traffic to buck.

- 4) If your children are small, select a motel with a fenced play yard and fenced swimming pool, having its gate closed except when adults are around the pool.
- 5) Stop early enough to bathe and change before dinner—and let the children run and wear themselves out. Go to bed early and get up early, so you can put a hundred miles behind you before traffic gets heavy. It's delightful to travel in early morning, before things lose that crisp, dewy look.

Estimating the Cost

If you've traveled by car, you can make your own estimates of daily expenses. There's a wide variation in costs. For a family of four costs run from \$25 to \$40 per day, depending on miles covered, tolls and sight-seeing fees, number of restaurant meals and cost of your room.

If yours is a moving trip, be sure you understand what travel expenses your employer pays. Some employers will pay all expenses entered on the expense sheet, others only a stated amount per mile plus room and meals; the government bases its employees' family travel expenses on charges made by common carriers. Most employers won't knowingly pay for sight-seeing but have no objection to employees seeing the sights along the way at their own expense—if time permits.

There are ways of reducing travel expenses:

- 1) Have your car in first-class condition.
- 2) Obey traffic laws and speed limits so you don't incur fines.
- 3) Take air mattresses and sleeping bags for children to sleep on in motels. There's usually no extra charge for this.

- 4) Take food (or buy en route) for one or two meals daily (more about this later).
- 5) Stay with friends or relatives en route—be ready to do the same for them!
- 6) Camp out en route. There's such a wide variety of camping methods and equipment that they won't be discussed in this book. If you're beginning campers, get tips from camping friends, stores selling camping equipment, and books on camping.

Your Car

The station wagon has made a great gain in popularity since 1950—for good reasons. It's as cheap to operate as a sedan or coupe, and has lots of luggage and play space, making it an excellent family car. Newer all-steel-body models require no more maintenance than a sedan. You're asking for trouble when you try traveling with one or more children and two adults in a coupe or convertible. Two-door station wagons or sedans are preferable for families with small children.

Before leaving, have a good auto mechanic give your car a complete check-up, stressing proper wheel alignment. Out-of-line wheels are dangerous at high speeds. If your trip takes you from winter into midsummer or vice versa, be sure to have an appropriate grade of motor oil in your crankcase.

There are many types of warning lights, reflectors, attachments for flashlights, etc., to be placed ahead of and behind your car if you're forced to stop at night. Such signals may save your family's life.

American Automobile Association membership is well worth the price for anyone traveling extensively by automobile. Be sure you understand the peculiarities of traffic laws and regulations of each new state you enter. This type of information is usually summarized on road maps given away by oil companies and state highway departments.

To assure a trouble-free trip, one of your best investments is a thorough lubrication job the day before you leave at a completely trustworthy service station. If you change motor oil en route, don't fail to see that the station attendant has replaced tightly the plug at the bottom of your crankcase. We've come upon more than one motorist in the Rockies with a ruined engine, miles from nowhere, because this important point had been overlooked. Here's another precaution that, if overlooked, will cause dismay two hundred miles down the road from where you last took on gas: Don't forget to pick up your credit card after making your purchase!

Hours of continuous auto travel produce a wide variety of refuse to be disposed of. Americans are unbelievably thoughtless in littering highways and beauty spots with everything from chicken bones to bottles. Keep a heavy paper sack in your car, put your trash in it and use the filling station's or public trash barrels for disposal.

Gadgets

Gadgets for cars—if you can call a \$150 car refrigerator a gadget—are too numerous to list. You probably won't have to bother outfitting the family car with them—husbands always seem to know about the latest chrome-plated, whirling, varicolored thingamajig before they know the names of their children! Some that you may appreciate having are an air-conditioner for summer travel and, naturally, a heater for winter driving. A radio is a must, not only for entertainment but for weather forecasts.

Others that may or may not be useful for you, depending on your children's ages and mode of travel, are a bottle-warmer, a map shelf or rack (there are illuminated models), a car compass (also available in illuminated models), a compartment box for holding tissues, cigarettes and matches, a bottle-holder that slips between frame and window—wonderful for bottles of pop etc.—a dispenser for paper cups, a

shoe-pocket seat cover that hangs down the back of the front seat for handy storage, a light on a long cord that plugs into the lighter—or you can get a converter making it possible to use 110-volt AC appliances from the current in your lighter; some men like this for their electric shavers. The device that locks your doors so they cannot be opened from inside is valuable with small children in a four-door model.

Things to Have in Your Car

On the road there are almost as many things to be taken care of as at home, and you might as well prepare for them. You can't possibly store all items in the glove compartment, so arrange some other handy storage, such as the shoe-pocket seat covers. (I had them made of heavy denim when we were traveling with babies.)

This list is adequate for most cases, but add or subtract according to your needs: sunglasses for the family—they're needed more in winter snow than summer sun; facial and toilet tissues; bar of soap; washcloths (or squares torn from old towels); first-aid kit and any special medicines needed; drinking cups or paper-cup dispenser; large thermos of water; hand lotion; chap stick for lips; sunburn cream; pencils and writing pads, crayons and coloring books for children; games that can be enjoyed in a moving car; motel and restaurant guides; other literature needed for enjoying the sights; flashlight; camera; matches.

In the tool compartment be sure you have a good working jack, lug wrench, small shovel, tow rope, chains, cheap pair of work gloves, small pliers, screwdriver, extra fuses, and safety flares for nighttime emergency use. And be sure that spare tire is ready to put on a wheel. In northern United States in winter, make sure tools in the trunk can be reached by removing the back portion of the rear seat. Outside locks freeze, and you reach the boiling point trying to get them open!

Packing Suitcases

You're the one to decide what goes in suitcases, so of these suggestions see which ones apply to you. Generally, you can plan on three changes of clothes per week for each person of you while traveling. You know the quick washing and drying habits of modern clothes, so you won't need more than one suitcase for each member of the family, be the trip a week or months. What complicates packing is allowing for a variety of climates and activities. Sweaters are indispensable for traveling. They can be slept in on chilly nights, used under coats for additional warmth and worn over wet bathing suits, and they are better than jackets when driving.

Pack all overnight necessities for the family in one suitcase —two, if your family is more than four persons. I also like to put a change of clothes for the children in a small zipper bag to have handy when we decide to stop and look up my former roommate whom I haven't seen since we used to borrow each other's lipsticks.

Include a compact little sewing kit, extra buttons and spot removers. All other clothes go in suitcases that won't have to be opened for days. The best brains in the fashion industry have designed wonderful traveling clothes and I can't compete with them. Study a fashion magazine for recommended travel clothes. The main thing is to be comfortable (a girdle isn't necessary under full skirts) and look clean though casual.

Extras to Pack

While planning your trip, you decided what you'd do and see en route, so pack the special equipment or clothes you'll need. Cameras and traveling seem to go together like babies and diapers. You may have bathing suits, golf clubs, tennis rackets and such to pack, too. Some families think binoculars are a traveling necessity.

Other things listed under special equipment include air mattresses and sleeping bags—not only for children in motels, but also to cover level stacks of luggage in the back of the car as a nap and play place for children or a resting place for the alternate driver. Blankets and pillows—you'll need these to make a comfortable resting place in car and motel.

A sturdy sheet-sized plastic is invaluable. It can be used as picnic cloth or seating place on damp ground; spread over mattresses and blankets in the car as protection from food and drinks; as a sort of tent for making car repairs during rain; to wrap around wet bathing suits; to swath yourself in when feeding or changing the baby; as a wetproof sheet for young children; or as an emergency raincoat.

A large, sturdy laundry bag is a help. As clothes become soiled, put them in the bag instead of back in the suitcase. When you take them to a laundry they're already sorted, without your having to go through suitcases hunting dirty clothes.

Much as I hate to mention it, an alarm clock is a must for early morning travel.

Packing for the Baby

Sometimes baby equipment is essential and very special. One excellent method of assembling and packing what you'll need for traveling with your baby is to list everything you use in feeding and caring for him during a day at home.

My list went like this:

- 1) Disposable diapers and a large plastic bag for soiled diapers until locating a handy trash can. A disposable diaper's usefulness isn't always ended when it's soiled and smeary. I recall having such a diaper in the car when traveling with our first baby in a southern state. A carful of local yokels made irritating, repeated attempts to crowd us off the highway. When they came

roaring up for the fourth attempt and swung even to crowd us off the pavement, my husband hurled the diaper at them. They retired from the chase, blinded until their messy windshield was cleaned.

- 2) A pottie or emergency toilet with a cover. Plastic bowl covers make good pottie covers.
- 3) An extra supply of bottles, nipples, rings, caps and safety pins.
- 4) Sterilizing equipment for bottles and a one-burner hot plate. Don't forget that bottle brush. A wadded handkerchief pushed around by a twisted coat hanger is a poor substitute.
- 5) A gallon or two of "home-town" water.
- 6) Canned baby foods, prepared cereal, crackers and vitamins.
- 7) A bottle-warmer that plugs into the cigarette lighter. (We found it better to connect the warmer directly to the car's power system with an on-off switch, and screw the warmer to the right-side wall under the dashboard.)
- 8) Feeding equipment—plastic or metal cup or bowl and spoon, plastic bib and soaking washcloth. Put the washcloth in a small plastic bag with water in it, twisting the bag top closed with a rubber band.
- 9) A can-opener designed to open both milk cans and canned food.
- 10) An insulated plastic bag to keep chilled, prepared bottles cool all day.
- 11) A combination car bed and car seat; or
- 12) A folding crib or a railing to attach to regular beds.
- 13) A waterproof sheet, snap-on panties and lap pad.
- 14) An extra change of clothes, plus a sweater and tie-on knitted cap.
- 15) Baby toiletries—lotions, medications and soap.
- 16) Favorite, familiar blanket and pillow.
- 17) An inflatable plastic bathtub—for bath, also for quick

washing of small things. Put some laundry detergent in a plastic bag.

- 18) Playthings—baby's favorite, soft, stuffed toy or doll, blocks, blunt-end scissors, colored paper to cut, drawing paper and crayons, Scotch tape, set of nesting blocks or barrels, little cars, trucks and airplanes, dolls and plastic doll dishes. You'll think of other things your child enjoys. Don't pack noisemaking toys or those with small parts such as puzzles, or sharp-pointed or edged ones. Some are dangerous, and all such toys are a nuisance.

Traveling Papers

It has become necessary to have so many papers and cards with you that some people carry two wallets, one for papers and cards, the other for money. If you use this system, be sure you have the money for your trip with you. Don't—repeat *don't*—carry more than \$50 in cash. Have the rest of your money in travelers' checks of small denominations. Small travelers' checks can be cashed anywhere as easily as a ten-dollar bill. Also, have along a few blank checks from your bank, preferably imprinted with your name. If you run out of money, you can get a sizable check cashed at a bank if you are properly identified, and your own check makes the process easier.

Be sure to have in your wallet these cards and identifications: driver's license and car registration papers; notation of the name of your automobile and hospitalization insurance companies, policy numbers and names and addresses of agents; filling station credit cards and others, such as motel and restaurant credit cards; your AAA membership card; a notation of your blood type, also any allergies or sensitivities to medications; special prescriptions; names, addresses and phone numbers of friends you may want to look up on the way; letters confirming reservations; a card with name, ad-

dress and phone number of your next of kin and your employer. (I'm not being morbid—just painfully practical.)

Food

I believe so strongly in the picnic basket for all types of trips that I suggest you review the section about the portable kitchen in Chapter II.

All families who've traveled days in a car have worked out some satisfactory eating system. Some live on peanut butter sandwiches, fruit and milk. Others have told me they pack an empty fruit jar and large spoon. At lunch time they open a can of peas, drain off the liquid, put the peas in the jar, chop up wieners and tomatoes and put them in, too. They stir the mixture, then serve lunch in paper cups with wooden spoons as they ride along. We tried it; it's tasty and satisfying, accompanied by fresh fruits, cookies and milk, or coffee from a thermos—and not a mile is lost in eating. The driver is spoon-fed by the other occupant of the front seat. Actually, traveling is a good time to go on a light diet with plenty of juices, at least holding your own in the weight game, if not losing a few pounds. The difficulty seems to be that with nothing to do, everyone thinks of eating—and eats more candy and peanuts, and drinks more pop than when at home.

One family, interested in maintaining good health and keeping their children's teeth free of cavities, has worked out a neat method of travel eating. The day before a trip the mother bakes hundreds of oatmeal cookies, made of whole-wheat flour, dried milk, eggs, wheat germ, oatmeal, nuts and raisins, plus sugar and spices. After they're baked and cooled, she packs them into square quart plastic containers with snug lids. The containers then are fitted into a box and put in an easy-to-reach place in the car. This family eats them for breakfast, lunch and all in-between snacks, with milk and fresh fruit. They all say they're completely satisfied and don't feel hungry for candy or pop during the day. With dinner at

a restaurant, they estimate the daily food bill for their family of six is less than \$10, including milk and fruit purchased to supplement the cookies and the restaurant dinner.

Interestingly enough, this father originally felt such eating shouldn't be approved by a person of his earnings and position, which is in the upper brackets. Made ill by restaurant food on one trip, he agreed to try the oatmeal-cookie system. Now he's recommending it to all his traveling friends, not only because it's a satisfying diet but because they needn't stop to eat. His wife said she could recommend it for the same reasons, also because it prevents that chronic complaint of motorists—constipation.

Loading the Car

There's only one way to pack your car satisfactorily. That's to do it several different ways until you hit upon the system that works best for you. Most car trunks today hold several suitcases as well as sports equipment and other odds and ends. It's luxurious and adult to travel in a car empty of clutter and luggage. I haven't done that since we started traveling with a family. I don't believe many families manage to get all their gear in the trunk, leaving the interior space for just riding. There are so many things you need at hand, not in the trunk, when traveling with a family.

Luggage not needed during the trip can be packed and covered on racks atop the car. Many families stack luggage they won't soon need level with the back seat, spreading air mattresses or play pads over the luggage to make play-and-nap space for children and pets. Other families with station wagons remove the third seat (if their wagon has one) and stack the luggage level, putting air mattresses or pads over it. This makes a large play-and-nap space, still leaving room on the floor between front and second seats for the food basket, the Thermos and that suitcase of overnight things.

Friends with babies and young children recommend a

variety of folding baby beds and play pens, easy to pack, which can be used in the car. Don't forget to put in one box, empty bag or suitcase for souvenirs you and the children are bound to accumulate. Children enjoy collecting things during trips to show their friends and schoolmates; let them round up as much as you can pack in the car.

The First Day of a Trip by Car

This is the day to make as much mileage as possible. You've had the car serviced, the tank filled, the bags packed and loaded the day before. You arise before the sun, snatch a hasty cup of coffee with your husband, rout the children out of bed, dress them, gather up last-minute things, lock the house, get in the car and drive away in early morning light. Feed the children after you're under way.

Children behave better in a car if they're tired and short of sleep. Let them go to bed later than usual the night before and get them up earlier than usual. They're willing to nap during the day, providing more peace and quiet in a car than any other one thing.

Plan your eating stops to coincide with gas stops. Ask Dad to tell you what he wants to eat, then you and the children go ahead to a restaurant and order for him and all of you while he's having the car serviced. If you use the oatmeal-cookie system or a variation of it, you don't need to stop to eat—just let the children and pets out to stretch a bit when you fill up.

Entertainment in the Car

If your trip will take more than one day's driving, don't bring out games and crayons the first day—except as a desperate rear-guard action. Instead, try to keep the children entertained during waking hours with stories and comments about what you're seeing. Many sociologists maintain that

storytelling is a dying art—that modern parents don't have time for tales of "when I was growing up." We've found long car trips give us hours of time to fill in with personal stories—and how the children love them! Ours especially enjoy our accounts of disobedient things we did when we were little, and how our parents punished us. A little imagination and exaggeration in storytelling are like spice in a cake. Keep stories believable—but if, for example, you're telling them of a grass fire you helped put out, it doesn't hurt to say the fire threatened two houses, and if you hadn't known what to do and been brave, those houses might have burned up! (There's no harm letting youngsters believe their parents really are—well—a bit superior.) Today's parents have the stage set and an audience willing and eager to listen to them when making long car trips. If you manage to hang a battered halo over yourself, so much the better.

Children love to identify themselves with superior people; it increases their sense of security, and is vastly entertaining. An unexpected by-product of our storytelling has been that my husband and I, who didn't meet until we were adults, have learned about each other's childhoods. Stories of ancestors and the way they overcame pioneer difficulties are wonderful, too. Our children will live in a world different from that they know as children—and it helps prepare them if they realize members of their family for generations have been confronted with the new and unexpected, met the challenge, and lived to tell the tale.

As we continue traveling long distances by car, we look forward to the storytelling hours a trip makes possible. During busy chore- and telephone-filled days at home we don't take time for storytelling. As we're reminded of almost forgotten experiences and adventures, we file them away mentally to recount during a trip. Don't forget, during a trip is one time children have their parents completely with them—not subject to interruptions by neighbors, phone calls or working hours. It can be a most delightful time for both

parents and children if it's used to promote mutual enjoyment and appreciation.

As children become older and have more imagination and sense of adventure, they also are eager for long hours with their family in a car in order to tell *their* stories, thus joining the procession of family heroes and heroines.

Overnight Stops

After you've driven ten to twelve hours, you'd better stop for the night. You can drive on and on, but you'll be in poor shape for the following days of travel. Get to your motel before dinner time, take out the one overnight suitcase, let the children play and run, then bathe or wash up and go out for a relaxing dinner. After dinner get everything ready for next day. Incidentally, I find it a great time-saver to give the children and myself shampoos at night during a trip, rather than try to crowd them in before leaving home. Lay out clothes for each member of the family, repack cosmetics and toiletries after use, and put dirty clothing in bag before retiring. Try to go to bed early; turn off the TV and keep it off after nine o'clock. Set your alarm, or leave a call with the office to awaken you at your chosen hour. While you're getting the children ready for bed, your husband can have the car serviced, so you're ready to roll come morning.

Other Days

You shouldn't expect to make as much mileage the second and succeeding days of a trip as you did the first. You'll become bored and restless as the days add up.

Mornings in a car usually aren't too bad; during the afternoons fussing and irritability break out like hives. You can do any number of things, all of which will cost you driving time. But they're worth it for your own peace of mind and

nerves, to say nothing of the other members of the family.

You may spend an hour with old friends along the way. If you think you'll be looking up friends and know the approximate time of your visit, drop them a post card before starting out. They're more likely to be at home when you get there. Of course, if you can't inform them ahead of time, you should phone from a filling station in their town before driving to their home. If you happen to be there at mealtime, don't hesitate to eat with them; they enjoy being hospitable. Don't you want your friends to do the same when they drop by your house? One advantage of moving often: you probably have friends scattered all over the United States who are glad to see you any time, any place.

If you don't look up friends, there's always sight-seeing, even if the sight is only a country lane leading off the highway. Few regions in the United States are farther than an hour's drive from some historical marker or scenic sight. Plan to see some of these. When you reach your objective, get out of the car and walk around for ten to fifteen minutes. Do some stretching exercises if you don't mind other people's stares. Let the children do as much running and climbing as possible.

Picnics

Another thing to plan is picnics along the way. If your basket always contains the makings of good meals, you're free to choose any likely-looking spot. Those considerate souls who designed and constructed highway parks deserve diamond-studded solid gold medals. Plan to use highway parks for one or two of the day's meals and stretch stops. The only disadvantage to highway parks is the close, fast traffic so dangerous for unguarded small children. If your youngsters are small, a highway park may not be relaxing for you. In such case, try to locate a vacant school ground or park

with play equipment for your picnicking. Another good choice is to drive down a little-used road a mile or two and find a likely picnic spot. Most farmers and ranchers are justifiably opposed to casual family parties on their land, so don't picnic on private property without the owner's permission.

No matter where you picnic, *don't start a fire unless a sign states you may—and do clean up afterwards*. If there's no trash can near and you can't make a fire, dump your refuse in the paper sack in your car and throw into a trash can when you stop for your next fill-up. Don't be a litterbug and cause picnic privileges to be taken from you and others.

A double use of time that appeals to me is to drop accumulated soiled clothes at an automatic laundry to be washed and dried while you're sight-seeing. We picnicked and saw the Garden of the Gods in Colorado one afternoon while our laundry was being done.

Games

As the days roll on, you'll find that games help keep everyone entertained. Few lives can be stretched into days-long stories—and even stories lose their charm after a while.

If you're new at family traveling, you may want to know a few of many games to play. Most are for children who can count and read.

One to be played before the reading-and-counting age is called "Right or Wrong." The child locates an object up the road—a sign, bridge, horse or hill—and closes his eyes. When he thinks the car has reached that object, he opens his eyes and calls out, "Right!" If he's guessed correctly he gets to do it again; otherwise he's "Wrong" and it's another's turn.

Another is played by seeing which child will first locate from his window a specifically colored object, such as a red truck, a black cow or a green sign. A variation on this game

is for a child to look around in the car and say, for example, "I see something yellow." The others name visible objects until they name the one he has in mind.

They play "I Spy" by hiding a small object such as a ball.

The winner is the one who discovers it first, and calls, "I spy." He then hides it. The "Quiet Game" is wonderful. Everyone in the car must be absolutely quiet within a no-passing zone or crossing a bridge.

Older children enjoy more complicated games. License plates of passing cars provide playing cards for many games. Have the children name state capitals for each different license plate. You can complicate this game by asking older children for other data about each state, such as boundaries, governors, senators, congressmen and population.

Play with license plate numbers; see which child can discover consecutive numbers from 1 to 20, 60 to 75, or any series. Or designate double numbers, counting license plates having two 1's, two 2's, two 3's, etc., until a specified numeral, such as 7 or 9, is reached. License plate letters can be played, too, seeing which child can form the most words out of letters from several plates.

Letters and words from billboards are useful for games. Each child chooses one side of the road to look for billboards, seeing which can complete the alphabet first. Let each child employ words from three billboards to see how many other words he can manufacture by rearranging letters. Or have each child select one word from each of ten billboards and form a sentence. Children may call out billboard slogans; others name the product advertised.

Spread an extra road map on the play space for all to see. The leader decides on a city or locality, and says, "I see a name beginning with C," for example. Studying the map, the others try to guess which he has in mind, pointing to various localities. As they approach the chosen one the leader admits they're getting warm, or getting cold as they move away. Set

a time limit; if one player finds it in that time (or is first), he's leader next time.

You make up your own games as you go along. I've heard of some wonderfully complicated ones, evolved through years of traveling.

By Bus

Family cars and buses are the cheapest methods of overland travel. Buses also offer the cheapest and often the quickest method of shipping parcels and boxes. Take your parcels to the nearest bus depot and ship them for a small charge; you needn't accompany them.

Besides being inexpensive, bus travel offers these advantages:

- 1) You're allowed 150 pounds of luggage on your ticket; the charge for taking more is very small.
- 2) Buses reach more places than trains or planes. Many United States towns are reached only by bus.
- 3) Often buses are faster than trains, and wait-overs are not usually as long, for there are more buses than trains in the same area.
- 4) Express buses cover distances between towns over most direct routes, with very few stops.
- 5) Some new buses are quite luxurious and comfortable; also, you see lots of countryside from a bus window.
- 6) It's easy to arrange lay-overs by bus.
- 7) Some extra services are provided on buses, such as individual reading lights, air conditioners and pillows at night (for a small charge, usually). Newer buses provide even more, such as rest rooms and a glassed-in upper deck with snack bar.
- 8) There's nearly always a restaurant in the bus depot, and often a hostess to help with children and furnish information.

Disadvantages exist, too:

- 1) Buses are confining; there isn't room to roam around—not good for long-distance travel with small children.
- 2) Rest stops don't always coincide with nature's demands.
- 3) Except in new buses, mentioned above, no meals are served.
- 4) There's no privacy on buses.
- 5) On a long trip, unless you want to ride all night, you must get off and find a hotel each night, then get back to the bus depot at a stated time next morning.

For information about tickets, schedules and costs, call your nearest bus depot. Ticket reservations can be made by phone in some places. Before making your reservation, find out if different types of buses are available on your route, such as express or local.

You arrive at the depot with your luggage twenty to thirty minutes before departure time. There's a minimum of tipping. Tip only a redcap or his equivalent for help with your luggage. Otherwise there's no tipping, unless you have a meal served in the adjoining restaurant; then tip the waitress. Check your luggage, show your ticket to the driver, get in and choose your seat. Window seats are usually considered more choice. Ask the driver any questions you need answered before he starts the motor. He's not allowed to talk to passengers after the bus is in motion.

By Train

Travel allowance for government employees and their families during an authorized transfer is based on cost of train fares between their old and new homes. They're in a favored position to enjoy the luxuries of train travel.

A good train is the most luxurious method of land travel available, and it can be recommended for many reasons. The difficulties with trains are that they don't reach everywhere

in the United States, and they're more expensive than car or bus travel.

Some advantages of train travel are:

1. Trains nearly always arrive; they're not nearly so subject to delays and/or cancellations due to bad weather as airplanes or buses.
2. A train ride is truly relaxing; you have room to walk around and a variety of special services, and privacy is possible.
3. Your crated pet can ride in the baggage car.
4. You're allowed 150 pounds of luggage without charge on each ticket. Trunks can be moved free if your family requires several tickets.
5. Noises and vibrations are reduced to a minimum, so you're practically free of travel fatigue.
6. Trains offer a variety of accommodations:
 - a) Pullman. Four types of space are available. Most expensive is a drawing room, next a bedroom, then a roomette and, least expensive, a berth. There's no better way to travel with a baby and/or small children than in a bedroom or roomette.
 - b) Coach is less expensive than any Pullman space, and still a pleasant way to travel.
 - c) Dining cars are included on almost all passenger trains except commuter trains; railroads are anxious for coach as well as Pullman passengers to eat in them. Meals on a diner aren't cheap but certainly are worth the price. Many coaches have snack bars, with food less expensive than in diners.

The easiest way to secure necessary travel information is to buy your tickets and make reservations through a commercial travel agency. There's no extra cost for having them make your arrangements. Travel agency people are willing and able to answer any questions about train travel, such as

the difference between "through" and "local" trains; cost of Pullman space vs. coach space; service you can expect on a train. To find out for yourself the different types of accommodations, call your local railroad ticket office or look in the back of timetables put out by major railroads.

Families who've traveled on trains with their children offer these tips:

1. Ask about family rate plans. Often these plans allow the whole family to pay half fare along with Dad's full-fare ticket. This plan usually is restricted to certain weekdays, such as Mondays, Tuesdays and Wednesdays. In some cases Dad can return alone, and the family can still enjoy lower rates although returning later.
2. When in doubt about anything on your train, ask the Pullman porter; he'll usually give you satisfactory answers. He can arrange to have your baby's bottle heated or berths made up early.
3. Some tipping is required on trains. Tip the porter at least a quarter for any special task. You may prefer waiting until the end of your trip to tip him. The going rate seems to be 50 cents per night (but if you have small children with you, I'd suggest a dollar a night), plus 25 cents for each special daytime service. The dining car waiter is tipped at least 15 per cent of your bill. If you eat more than one diner meal I'd suggest you tip more than 15 per cent. The Pullman conductor is never tipped. Redcaps or luggage handlers in train stations, of course, are paid at least 25 cents for each small bag, and 50 cents to \$1.00 for larger pieces.
4. Pullman fares are more expensive than coach fares, and during the day there's not much difference between coach and standard Pullman car—so you may

want to economize by riding coach during the day and changing to Pullman at night, if your trip lasts longer than one night.

5. When traveling with children on a train, part of the fun is getting off and walking a few minutes along the station platform; ask the conductor when stops will be long enough for walking. To keep your children in sight easily, you could have them all wear identical bright-colored beanies, so they're instantly visible.
6. If you or any of your family should be left behind at a station, go to the train dispatcher's office (instruct your children to do the same) and he'll advise you as to your course of action.
7. If you have valuables in your bags, you may want to insure them for more than the \$100 apiece railroads automatically do. This can be done at the railroad station.
8. You can have heavy luggage shipped ahead a few days before you board the train, if you've bought your ticket in advance. The luggage will be held in the baggage room at your destination. There's a small charge for anything held over twenty-four hours.
9. Some trains furnish children with playthings, but it's a good idea to take along some of their favorites. Rules governing toy selection for trains are the same as for car travel; i.e., no easily breakable toys, none with sharp points, and *no*, positively *no* noisemaking ones.
10. Pillows for daytime naps are yours for the asking on Pullmans, and available for a small charge in most coaches.
11. Don't ever leave your purse, or any small valuable such as a watch, lying on your seat or berth when you're absent. Before boarding the train try to have lots of small change for tipping etc. If you run into financial difficulties—having your purse or wallet

stolen, or running out of money—go to the Travelers' Aid office located in most railroad stations. They may be able to help you.

12. If you're going by Pullman, pack in one or two bags overnight things and changes of clothes you'll need for yourself and children during the trip. Check all other bags so you needn't bother with them.
13. If you're traveling by coach, try to have only one bag with you, checking all others. However, if you're traveling with a baby you'll need the same things for him that you do in a car—disposable diapers, clothes change, bottles, ingredients for formula, blanket, playthings—and these may require an additional bag.
14. Don't pack coats; carry them over your arm onto the train, either hanging them up or folding and placing in the overhead rack.
15. Take some books, magazines or knitting with you. This is one time you don't have to keep your eye on the road—or entertain the children constantly.
16. If your children are reasonably well-mannered and considerate, capitalize on them, allowing them to make friends on their own initiative with other passengers. Investment bankers and such personages have been known to spend happy hours on a train with well-behaved small passengers. One father, who has traveled widely with his wife and six children, said:

On a trip, your children will open many doors for you that you could not or would not open yourself. They'll strike up acquaintances with other children or adults and soon whole families will be good friends. They'll sometimes melt the stony hearts of traffic policemen or customs inspectors. They'll show you things and ask questions about matters which would have escaped your notice.¹

¹ L. Young, "Travelling With Kids Can Be Fun" (edited by A. Hamilton). *Parents' Magazine*, May, 1956, p. 94.

By Plane

Suppose we take to the air. Have you ever seen an airline advertisement that didn't stress speed? I haven't. The reason is that speed is the greatest advantage air travel offers. Here many comforts of train or ship travel are sacrificed to speed. Another advantage is that sometimes you're given unforgettable views of landscapes, seascapes and the rising and setting sun and moon.

In recent years airlines have made attractive bids for family travel via their family plans. Similar to the railroads' family plans, these should be investigated when traveling with a family.

Practically all travel agencies handle plane reservations, at no cost to customers. Call a travel agency, giving details of your trip and family, and let them figure out your best flights. They generally require you to pay for and pick up your tickets a day or two in advance of your trip.

If you can't use a travel agency, phone your chosen airline ticket office for information you need. Even ticket offices require you to pay for and usually to pick up your tickets a day ahead. They'll be glad to answer all travel questions and aid you in any way they can.

Airlines offer special services: super luxury flights (which aren't our cup of tea here), meals in flight, current magazines, a stewardess to assist with babies and small children, pillows, individual reading lights, air controls, writing kits, paper "sick" bags and space for coats.

Air coach is air travel trimmed of nonessentials. It's considerably cheaper than regular flights, but has the disadvantage of not serving meals in flight (unless arranged for ahead of time) and frequently departing and arriving at odd hours of the night.

Many mothers with babies and small children prefer air travel (in spite of being as confined as on a bus), because

they're en route such a short time. They need some baby equipment, such as diapers, bottles in an insulated bag (and formula ingredients if the flight is long), change of clothes, blanket and playthings. When these are carried aboard the plane by Mother in a special bag, there's no extra luggage charge. Children under two travel free, two to twelve years for half fare. Those over twelve pay full fare.

Nor is there any extra weight charge for coats carried over your arm and hung in the plane. Otherwise, weight limits for luggage are strict—forty pounds per ticket. Of course, extra weight may be checked aboard the plane—but charges are high, compared with slower shipping methods. Many women who don't have a baby's bag carry very large purses or knitting bags holding their cosmetics to cut down weight in their suitcases. Men can do the same with brief cases.

As mentioned earlier, the one great advantage of air travel is speed. Airlines are trying hard to make an advantage of the glamour of plane travel.

The disadvantages are:

1. On short flights, the time spent getting to and from an airport can cancel hours saved by flying.
2. Often wait-overs are unpredictably long, due to mechanical difficulties or adverse weather conditions.
3. Noise and vibration of most of today's planes are very tiring.
4. There's no privacy on a plane—except in some special types of sleeper planes.

You do get there fast if everything goes well, and there are times when this is all you want.

CHAPTER V

Choosing a New Home

EACH family must make its own decision about housing. If you have only a child or two you may want to rent, while families with more children usually are happier when they live in their own home. This chapter may help you make up your mind about your housing.

Renting a Home

Although nearly 60 per cent of American families do own their homes, there are times when renting is desirable. One condition that makes renting a smart decision is when you think you'll be in a town less than two years. In general, your rent for two years will about equal the down payment, taxes and utilities you would have to pay for an owned home, and you're never sure of getting it all back.

This is not to say that you should not consider buying if home ownership means a great deal to you. If you are shrewd, seasoned house selectors and buyers, you have a better-than-average chance of buying a house that will sell quickly, at least for what you have in it if not at a profit, even within two years. But there is a certain financial gamble in buying

any property—and a house requires a down payment, usually—that can cause you to rent for a short period.

Country living near a town or city has many advantages for all families. However, it is financially questionable for families who must move often, except in unusual circumstances—such as having independent income—when a quick resale isn't necessary. In this chapter only suburban and city living are discussed in detail, because they are the most practical financially for the majority of families.

The pros and cons of renting vs. buying have been summed up by experts, and their conclusions are given below:

If you rent an apartment:

1. This is cheaper than renting a house, if you accept average modern quarters.
2. Rent normally covers everything but electricity, cooking gas, telephone.
3. The landlord takes care of repairs, upkeep, shrubs, lawns. He takes the risk of declining real-estate values.

But:

1. You have less room than in a house.
2. Privacy is harder to achieve.
3. Landlord decides when to paint, make repairs, provide heat.
4. You pay, over actual costs, landlord's profit. In times of inflation he can raise rent.

If you rent a house:

1. You are likely to have more room than in an apartment, more privacy, a chance to putter about.
2. Rent covers taxes, insurance and, usually, repairs and upkeep.
3. You have the benefits of living in a house, while the landlord takes the risks.

But:

1. You pay more. Rent usually does not cover any utilities.

2. You are expected to care for lawn and shrubs.
3. Rent can be raised in time of inflation.
4. What you pay, over actual cost, goes to the landlord.
You build up no equity.¹

Families who habitually rent might ponder these facts as quoted in the *Wall Street Journal*:

The demand for rental units, some extensive remodelling of older places and landlord's higher operating expenses have prodded rents upward. The consensus of realtors is that rents probably will continue to climb—or at least hold steady—in many areas for some time to come.

The era of long waiting lists for apartments seems to be fading, except in some special cases.²

Another point to consider is that landlords are not overly fond of children and pets. However, their objections weaken as the rent for the apartment or house rises. Also, a number of landlords who originally object to pets and children do come down eventually to accepting them when they find out that so many people have them. But their objections may keep you looking longer to find a landlord who doesn't share them.

When you decide to rent, you should consider many of the same things a buying family needs to consider. These are:

- 1) Location. Not only should home be close to shopping centers, schools, church and recreation areas, but also within reasonable commuting distance of Dad's work. Suburban houses nearly always require a second car if Mother isn't going to be a chauffeur or isolated on the old homestead, unless there is reliable commercial transportation available for Dad.
- 2) Neighborhood. You can look around and select a rental house in a good neighborhood in a convenient location.

¹ Reprinted from *U.S. News & World Report*, an independent weekly news magazine published at Washington. Copyright 1955 United States News Publishing Corporation.

² "Tenants and Landlords," *Wall Street Journal*, February 11, 1957.

If possible, find out the occupations of neighbors and select a house in an area of families with comparable incomes and occupations. It is then easier to find nearby friends. Ask the storekeepers in the area about the people in the neighborhood; in seconds they can give pithy, informative descriptions.

- 3) Cost. This varies with economic conditions; whether there is a good supply of rental units or not; the general level of business property; and neighborhoods. The best thing to do is to estimate how much you can afford for rent. Some budget experts say not more than 25 per cent of your monthly income (after taxes) should go for housing expenses, which, besides rent, include utilities and maintenance not paid for by the landlord. As a guide, estimate rent at 15 per cent to 20 per cent of monthly income. Thus, with an income of \$500 per month (after taxes), you can afford to pay \$100 per month for all housing expenses.
- 4) The home. It should be large enough for not more than two persons per bedroom, with adequate play space both indoors and out for the children. Other pointers for choosing a home well planned for family living are: separation of living and sleeping quarters (the living room should not be the hallway from the kitchen to the bedroom), convenient kitchen and laundry spaces, bathroom or kitchen sink not visible from the front door, really adequate closet, storage and eating spaces, and if possible more than one bathroom. But don't sacrifice adequate play or bedroom space for a second bathroom. Little hands and faces can be washed at the kitchen sink, and the portable chamber pots our ancestors used are still available for emergencies.
- 5) The lease. It should be fair and legally binding on both the tenants and the landlord. No other one subject can bring tenants to a full rolling boil quicker than that of

landlords. When a lease is required by the landlord, he provides his own form. For your protection you should ask for a written and signed lease from your landlord before you move in, and before signing your names on the line labeled "Tenant," read the lease carefully—and that fine print, too—and try to have the landlord change unreasonable restrictions. The things customarily stated in a lease are:

- a) Name and address of the landlord.
- b) Name of the tenant and a description of the property he is renting.
- c) The date the lease becomes effective.
- d) The length of time the lease is effective.
- e) The amount of rent; when and where it is paid.
- f) The deposits required, if any. It is now customary to pay the first and last month's rent in advance. The last month's rent is held by the landlord as a deposit to cover any damages beyond normal wear and tear.
- g) The time and conditions of refunding to the depositor the last month's rent.
- h) How utilities are to be paid—i.e., to the landlord or to the utility companies.
- i) Responsibility for repairs. Tenants usually are responsible for minor damages—a broken windowpane, for example—and the landlord for major repairs and replacements such as a defective water-heater.
- j) The restrictions and requirements desired by either the landlord or the tenant.
- k) Number of days' notice required before the lease can be canceled without penalty. This is the requirement that causes most hard feelings.

Legally, if the amount of notice required is not stated in the lease, it is then assumed that the "silent" provision

prevails. The "silent" provision means that notice of intention to move must be given ten days in advance of the last rental period. For example, if your rent is due the first of each month and you want to move out by July 1, you must give notice ten days before June 1, your last rental period.

You should have a clause in your lease that gives you the privilege of canceling without penalty before expiration date if you are transferred by your employer to another locality.

Preferably, the lease should be notarized—or at least signed in the presence of witnesses—so that there is no chance of either party claiming later that the signed lease is not the original and genuine one.

In general, most families seem to be happier living in older neighborhoods than in new suburbs. You tend to feel more permanent when surrounded by settled neighbors than when living amidst much moved families. For this reason alone, it is wise to look in the desirable older neighborhoods for a home to rent before going to the new housing developments. Older houses are often larger and rents are lower than for comparable space in new homes. If the older house is shabby, an arrangement can usually be made with the landlord for him to pay for the materials needed for redecorating it if you do the work. Other advantages in older neighborhoods are that all services, i.e., water, gas and telephone lines, are installed; the streets are paved; the lawns and trees are well established; and the schools are often not as crowded as the newer suburban schools.

One easy way for a young family to save for a down payment on a house—some day—is to find a house renting for less than 20 per cent of their income. They can save and invest the difference between their actual rent and 20 per cent of their income. For example, if a couple could spend \$100 per month (20 per cent of income after taxes) for rent,

but actually pay \$75, they could have \$25 per month to add to their down-payment fund, plus the interest earned by the fund if it is well invested.

Buying a Home

Millions of families who move frequently do buy or build homes, perhaps because their desire to be accepted as responsible, constructive citizens in any town they live in is strong enough to outweigh the financial disadvantages home ownership may have for them. One mobile man is quoted in the *Wall Street Journal*:

"I know it's expensive and risky, but it gives your family a feeling of permanence that otherwise would be completely missing from their lives," observes Fred Kimball, who's now learning his way around Ft. Wayne, Ind.

[He] says, "I follow three rules to minimize the risk. In the first place we live in a \$20,000 home even though we could normally afford a \$30,000 one. Secondly, I never get stuck with a heavy mortgage. And third, like many of my colleagues, I never put down less than 50% of the total price, even if I have to draw from the company stock plan to help."

Despite such caution, many families who move as often as the Kimballs suffer losses from real-estate transactions.³

But moving families still want to buy homes. The same experts who summarized renting so well offer these points:

If you buy a house:

- 1) This probably costs less, in the long run, than renting a house or an apartment.
- 2) You have room, privacy, a chance for accomplishments in gardening, improvements.
- 3) You are building an investment. Payments for houses are fixed.

³ "On the Move," *Wall Street Journal*, September 21, 1956.

But:

- 1) Costs and risks are your problem exclusively.
- 2) Taxes and utilities may go up.
- 3) You have to worry about all repairs and upkeep, take care of the yard.
- 4) It is harder to move, if you sour on neighbors or locality or get transferred.

Of course, this is not the whole story. People who own houses often live on a more elaborate scale than apartment dwellers. With more space, they may do more entertaining. They put extra money into landscaping, terraces, barbecue pits, and outdoor activities of all kinds. They have more rooms to furnish and are likely to pay higher prices for furnishings.⁴

These experts point out one hidden cost to home ownership that many people overlook. It is the interest your down-payment money would earn for you if invested otherwise. For example, \$2000 in a savings account at 3 per cent annually would earn \$60 a year.

And still moving families want to buy homes. Well, the first thing for you to do is to find out which houses are for sale.

If you made a pre-move visit to your new town you could have located a realtor then and have had him show you desirable houses. If you found a house ready to move into, you were ahead of the game. If you didn't make a pre-move visit, you may, to cut down on your looking time, request your former realtor to write ahead of your move to a realtor in your new town and ask to have houses lined up for your inspection on arrival.

But if you must start looking after moving to the new town, you can use several methods or combinations of methods to find a desirable house. The quickest method is to go

⁴ Reprinted from *U.S. News & World Report*, an independent weekly magazine published at Washington. Copyright 1955 United States News Publishing Corporation.

to a realtor and ask to see the houses he has listed for sale which are within your size and price range. Realtors like to have you limit your looking to the houses that they can arrange to show you. Another commonly used but time-consuming method is to go through the "Houses for Sale" section of the classified ads in the local papers and make arrangements, either directly with the owners or through their realtor, to see the ones that interest you.

If you have already decided on the area of your new town in which you want to live, you can drive up and down the streets of that area and notice which houses display a "For Sale" sign. If you like any of them, you make a note of the name and telephone number of the realtor given on the sign. You then ask your realtor to arrange to show you the house, if possible. Otherwise, you should contact the realtor whose name is on the sign and ask to see the house.

Real estate agents can operate in either one of two ways. The normal one is for them to show you, a prospective buyer, the houses that sellers have listed with them to sell. The agent's commission is based on the sale price of the house. Some buyers feel that an agent under this arrangement tends to favor the seller, because it is to his advantage to get the highest price possible.

A less common arrangement is for you, as a prospective buyer, to hire a real estate agent to work exclusively for you. The agent is then more willing to get the seller to reduce his asking price—especially if you agree to give the agent a bonus based on the amount the price is reduced, say 25 per cent of every dollar the price is lowered. Under this arrangement, if the agent negotiated a sale at \$1000 less than the original price, you would pay him a bonus of \$250.

House-hunting can take a long time, and often you are better off to rent a house or apartment for a short period in order to have time to look carefully and investigate any houses that interest you. The money paid out in rent can be

a wise investment, for it gives you time to investigate and plan. But it does mean two moves instead of one.

Location

A good location is important to you as a resident, and it also helps you to sell more easily. Some pointers for selecting a good location are:

1. Follow the growth pattern of the town and buy in or beyond that direction. Houses close to the main streets through good residential areas usually hold their value. And consider the zoning restrictions of the area. Find out what you are and aren't allowed to do with your property. In some cases the prohibition against exterior building will prevent your putting up a high fence for privacy in your back yard.
2. Then you'll want to consider the convenience and desirability of various areas—how close are they to good schools, shopping centers, your husband's office, your church and recreation areas; the reliability of public transportation, police and fire protection. And a tip to you with elementary school children: the close-in older neighborhood schools are usually the least crowded, and often the best equipped.
3. Find out all you can about your prospective neighbors. A long-time realtor can give you general information about them, and neighborhood storekeepers can give pithy one-sentence descriptions of their customers.

Once you've chosen your area, the next thing to watch for is filled-in land. Many sellers do not know or will not say if their house is built on fill. But you can find out by seeing an old drainage or relief map for the area—often in the county surveyor's office—locating the house on the map and seeing if it sits in a filled-in drainage ditch or if it is likely

to be flooded from nearby drainage creeks. We've learned not to consider houses built on filled-in land, and now select houses on hillsides or at least in naturally elevated areas. Such locations also take care of the runoff from drainage spouts. As the land settles in a filled-in area the houses on it often are so twisted and cracked as to be wrecks in a few years.

Pros and Cons of Suburbs

Pros:

1. The houses usually have larger grounds around them, therefore children have more play space and sunlight.
2. There is less heavy traffic and you have more privacy.
3. You have a greater feeling of "being away from it all" —industrial fumes, traffic and crowding.
4. Your social life can be almost ready-made for you.
5. The houses are newer and have more of the modern conveniences.

Cons:

1. Most new suburban houses are small, and the surrounding area is bare and in some cases dismal.
2. These houses have less space per dollar of cost than old houses. Rarely do the new ones have the improvements made by the former owners, such as terraces, outdoor grills, storm windows and trellises.
3. Transportation costs are high, regardless of whether you rely on public transportation or have a second car.
4. Certain utilities may not be installed, and when they do come, you have to pay for connections. You may have to pay a paving assessment before your street is paved.
5. Fire insurance rates may be three or four times more

costly than in an area with a full-time, organized fire department.

6. Your shopping may be restricted to one set of nearby stores, thus making comparative shopping difficult.
7. Bad weather is likely to isolate suburbanites.
8. There is practically no escape for the suburban mother with small children if she doesn't like the ready-made social life.
9. Schools are likely to be overcrowded.
10. Sociologists are commenting that "project-housing" children grow up without a well-rounded idea of the variations possible in the whole life span of the individual. They explain that such children grow up knowing only other children and their youngish parents—and are unfamiliar with other adult living arrangements, such as those of retired couples, spinsters and bachelors, widows and widowers, and dedicated career men and women.
11. Not many project-house owners intend to live there the rest of their lives. Most of them look upon their present home as a stopping place until they can afford something better; thus it is easy for them to be apathetic about working for local improvements.

New vs. Old House

The above factors may help you decide where you want to live, but once you've made this decision, you have another to make: whether to buy a new or an old house. The experts again come to the rescue with this summary:

Old houses are becoming increasingly attractive to buyers as new home costs rise.

Advantages

- 1) Likely to cost less, initially.
- 2) More rooms, bigger rooms, higher ceilings.

- 3) Landscaping—which can run into hundreds of dollars and many hours of toil—has been done for him.
- 4) Settled neighborhood—know what it's like in advance.
- 5) Generally, streets, schools, police protection and other community services are better in established communities than in a new subdivision.
- 6) Local taxes tend to rise less steeply in settled communities. Less likely to get stuck with an unexpected levy for repairing his streets. Streets in new areas have a way of breaking up quickly, to be repaired at the property owner's expense.
- 7) Has stood the test of time. Flaws in its construction or surroundings have had a chance to show up.

Disadvantages:

- 1) May have to make a larger down payment.
- 2) Heavy repair bills.
- 3) Fine old neighborhood may go downhill.
- 4) Remodelling factor—can be financed through open-end mortgages. May be very expensive.
- 5) Finally, the value of the old house, even after remodeling, will be discounted by many house hunters whenever the house goes back on the market.

Here are rules to remember when and if you decide to buy an old house:

- 1) Study the neighborhood carefully.
- 2) Get an expert appraiser to look the house over thoroughly.
- 3) If possible, work out a remodeling plan before buying, and get contractors and dealers to estimate the cost.⁵

Construction

Unless you're qualified to make a thorough check of the construction of a house, you will be smart to hire a professional appraiser to do it for you, because sound construction is the chief selling point of a house. Even if you may be will-

⁵ Reprinted from *U.S. News & World Report*, an independent weekly news magazine published at Washington. Copyright 1956 United States News Publishing Corporation.

ing to accept inferior construction while you live in a house, the next prospective buyers may not. Appraisers may be found through banks, mortgage concerns or building and loan companies. You hire and pay him \$25 to \$50, and he is responsible only to you.

Here are some guides in checking construction, but you will want to read other things (your public library has scores of books on house construction) before becoming your own appraiser. There's a lot more to good construction than meets the eye!

Most of the experts agree that the foundation is the one most important feature in any house. If it isn't good the rest of the house can't be sound. The foundation should be at least eight inches thick, about twelve inches if of brick and fourteen inches to sixteen inches if of stone. Take a pocket-knife with you, and as you walk around outside the house see if you can push the tip of the blade into the concrete. If you can—be wary. There are several reasons for chalky or spongy concrete, and all of them indicate poor workmanship or materials. Large cracks in the foundation result from settling and should be viewed as a red flag. Look closely for the thin earthy tubes of termites leading from the ground to wood framing. If you see them, stick your knife blade into the wood, and if it is rotten you don't need to examine the house further—it's not for you.

In termite areas there should be a metal shield, preferably of copper, between the foundation walls and the wooden sill. If the house does not have a basement it should have a well-ventilated crawl space at least two and one-half feet to three feet high to allow for plumbing and duct repairs. If you wiggle into it, you can check the thickness of the foundation walls and look for evidence of dry rot and termites. In arid climates owners sometimes have part of a well-drained crawl space "finished off" with concrete and use it for additional storage. If this appeals to you, look around for this possibility while in there.



SWORDS

If you can wiggle under the house, the results may be enlightening.

Next, sight along the walls and corners of the house; they should be absolutely vertical, without any sagging or hollows in them. Do the same for the roof; all surfaces should be straight and true, including the ridgepole. The surface roof covering should be tight, and not show evidence of hailstorms or other damage that may result in leaks. And while you're checking the roof, look at the chimneys. Old ones often have loose bricks at the top, which can be repaired rather cheaply. Sometimes very wide chimneys develop large cracks, which are not cheap to repair and often are evidence of settling, which may continue for years.

The gutters and downspouts should have a close inspection. It is preferable not to have leaky or rusted ones, but this is really a minor point, as they are not too expensive to replace. The important thing is to see that the runoff has been away from the house and foundation. This is done by having tilted blocks under each downspout or by having them drain a considerable distance from the house, and so arranged that the water continues to flow away from the house. Water standing and seeping around a foundation can cause great damage. Some houses with very wide eaves don't have gutters and downspouts, which is fine as long as the water doesn't stand along the foundation.

The condition of the exterior walls should be checked for evidence of poor materials or workmanship, such as poorly laid and mortared bricks or uneven and warped wood siding. If the walls need nothing more than a coat of paint to be in good condition, you're in luck. Glance at the doors and windows to determine if they are in line, and also if they should be caulked around the facings. Broken panes of glass are not serious unless of long standing; then the interior of the house may have been damaged by rain or snow. Screens and storm windows should be checked.

The steps and sidewalks come in for inspection too. Are they in good shape? And what about the garage? Is it well built, with easily closing doors and windows and a concrete

floor? Is it long and wide enough to hold your car and still have some storage or work space in it? What about the lawn and plantings? Will you have to replace the lawn or put one in a new lot? This can run into considerable expense and work. Are the porches and terraces usable? Is there fenced outdoor play space for the small fry and pets?

Open the front door and notice how it swings and closes. A poorly fitting door is evidence of settling or inferior construction. Walk into the living room and examine the walls for cracks. Then go to the middle of the room and bounce on your toes; if the floor gives, you'd better thoroughly check the joists. Look at the bottom of the walls to see if there are cracks between them and the floor—further evidence of poor construction or of settling. You can make the same tests in the other rooms. Ask about the insulation of the outside walls. Insulation that is put in place during construction is better than that added later. And if it is a two-story house, insulation between the floors deadens sounds.

Picture windows are lovely things if they actually frame a view—but most of them don't. They add to the expense of heating and cooling a house, no matter how special the glass is, and are expensive to curtain for privacy and to cut out the glare from car headlights. One woman whose picture window framed a view of dozens of similar houses painted a realistic mountain scene in opaque paints on it. This seems the best solution in many cases, if the other features of the house are satisfactory.

When you go into the basement you can continue your construction inspection. The most important structural part in a house is the beam of either wood or steel that reaches across from one foundation wall to the other, with at least eight inches of it supported on the foundation. It supports all floor joists at mid-point; usually it is visible from the basement for a check on its soundness. In good construction the floor joists—the boards to which the subflooring is nailed—should be at least two inches thick—usually two-by-fours

on edge—and evenly spaced about sixteen inches apart. They should be cross-braced about every eight feet for added strength and to distribute heavy weights. The subflooring is also often visible from the basement, and it should be of solid boards laid diagonally across the joists. In some newer houses thick plywood substitutes very well for these boards.

The floors and walls of the basement need careful inspection for water marks. You can waterproof a basement from the outside in an existing house, but it is a difficult job if you do it yourself and expensive if you hire it done. Waterproofing from the inside never seems satisfactory. If the floor is cracked and uneven you can suspect that there is water seepage under the house, which will lead to uneven settling and further cracking. Wooden floors in basements rot quickly if there is not a water barrier under them. There should be a basement floor drain that actually drains.

Unless you happen to be in the furnace and heating business you'd best have a specialist check the heating system. An automatic system is preferred, but no matter what type it is, you want an efficient one. Replacing a furnace is expensive, but sometimes pays off in increased reliability and efficiency, and is a good selling point.

The same care should be used in checking an elaborate cooling system such as is found in some houses in the South.

The hot-water heater needs inspection too. We've found that a seventy-five-gallon tank provides a constant supply of hot water. We tend to run short on a fifty-gallon tank when doing laundry and bathing at the same time. If there is a water conditioner connected with the tank, you'll want to check it for efficiency and maintenance if it goes with the house. Try to get a written guarantee on the furnace, hot-water heater and tank, and (if included) the water conditioner.

As you go through the house, turn on the water faucets to check the pressure; have the water running both downstairs and upstairs at the same time in a two-story house, and

inside and outside the house if you must water the lawn. Listen for any gurgling noises caused by improper venting as the water drains. Slow draining indicates clogged pipes, and rusty water indicates old iron pipes that are about gone. Copper piping is a mark of superior construction. (We once burned out the motor of an automatic washing machine by attaching it to an old faucet through which the water barely trickled, due to deposits inside the pipes from heavily mineralized water.) Flush the toilets to see how they function.

The electrical circuits in older houses are generally inadequate for today's increased appliances; an overloaded circuit is positively dangerous, for the wires in the walls heat and can cause fires. Look in the fuse box, and if you see a thirty-ampere fuse in a fifteen-ampere circuit you'll know that the system has been found inadequate. But this is not the way to correct it. The best method is to call in a specialist, list your appliances and ask him to check the circuit to see if it can safely supply all of them.

If the house comes through this check satisfactorily then you can safely consider it, not only for yourselves but for resale.

Livability

The next thing to consider after the construction is found to be sound is livability. A house may be as durable as the Rock of Gibraltar and still be as unlivable as a bank.

In addition, you should buy a house with a maximum resale value. Conventional houses sell faster than distinctive or odd ones—and a moderately priced one sells faster than a high- or very low-priced one. The reason? There are more buyers who can afford a moderate-priced house than any other kind. This point is illustrated in the following quotation:

“Just two years ago I took a stiff \$2,000 loss on my house in Corpus Christi, Texas,” recalls Jack Prentice, a chubby,

graying, 36-year-old oil executive. "We bought the house because it was somewhat different and distinctive in appearance. But a year later when we had to sell it quickly and move again we didn't have any takers. We've learned the hard way that people who keep on the go have to get the type of house you can sell fast—in other words, a dull, conventional house!"⁶

Best wait until you retire to build that fancy individually-yours house. By then the experiences gained from living in a variety of houses can help you incorporate the best features of each in your dream house. In the meantime, try to find these livable features in salable houses:

1. Good location and construction, as defined earlier.
2. A neighborhood of persons of similar occupation, income, education and social values to yours.
3. Good room arrangement for family living, including adequate and well-defined areas for sleeping and bathing; for work and food preparation; and for relaxation, study and entertaining. No room should be the hall to reach another room. The kitchen sink or bathroom should not be visible from the front door. Cross ventilation and good natural light are desirable in all rooms, but almost essential in bedrooms and kitchens.
4. Adequate wall space for furniture placement.
5. Adequate closet, storage and eating space.
6. Nonwarped and nonsticking doors and smooth-sliding drawers.
7. Relatively good interior condition—at least the walls, floors and woodwork should be clean and in a condition you can live with for a few months until you start redecorating.
8. Play space for children both indoors and out.
9. Adequate garage or off-street parking.
10. A pleasant yard with shade trees.

⁶ "On the Move," *Wall Street Journal*, September 21, 1956.

Cost of House

The general rule for determining what you should pay for a house is that you can afford a house whose total price is one and a half to three times your annual income. If you may be transferred, you need to figure a little more conservatively. You should figure you can afford a house whose total price is one to two times your annual income—and the higher the income the less is usually spent for a house, percentage-wise. Remember Fred Kimball said that although he could afford a \$30,000 home he bought a \$20,000 one. The reason is, again, that moving families must have houses that will sell quickly and there are more potential buyers for \$12,000 to \$25,000 homes.

Our experience as homeowners and those of many friends indicate that people subject to transfer need a different set of rules regarding the down payment from those given in any books or articles I've seen on home buying. These rules contradict two of those given by Mr. Kimball. We believe that we are better off financially to make as small a down payment as possible and to get a long mortgage, and not try to prepay the mortgage to save interest. The reasons: We don't live in our homes until the mortgages are paid off, so the amount of extra interest paid on a large, long mortgage is negligible for the three or four years we live in our homes. Also, the interest paid on a mortgage is deductible on our income tax return, which in some cases more than offsets the increased interest demanded by a large, long mortgage. A small down payment is recommended because the smaller the equity and the larger the loan we have on our house at selling time, the more buyers are able to buy our equity—and save themselves the cost of refinancing the house.

The down payment is the money you are required to pay from your own funds when you buy. Moneylenders will loan up to 80 per cent or 90 per cent of the sale price of certain

new homes, but as the age of a house increases the amount they will lend on it decreases. Often they will not lend more than 50 per cent to 60 per cent of the sale price on a ten-year-old or older house. This means that the other 40 per cent to 50 per cent is required as a down payment on older houses, as compared with the 10 per cent to 20 per cent required on new houses. This fact largely explains the popularity of new houses.

The sellers of old houses know this, and usually make some provision about a down payment that keeps them in competition with new-house sellers. The most common arrangement is for the seller of an old house to accept a part of the down payment from you, the buyer, at the time of sale, and take a second mortgage for the remaining unpaid balance of the down payment. These second mortgages are then paid off in monthly installments concurrently with the first mortgage. Such an arrangement increases the amount of your monthly payments until the second mortgage is paid off—usually a few years. And you pay interest on the unpaid balance of the down payment until it is settled. However, an old house may be a better value, spacewise, than a new house and be worth carrying a second mortgage on. It should be noted, however, that some moneylenders or mortgage insurers such as FHA will not approve a loan on a house when you require a second mortgage. Almost all of the “conventional” moneylenders, i.e., insurance companies, building and loan associations and banks, will approve a first mortgage even though a second mortgage is necessary.

GI or VA house loans are too complicated to discuss here. If you are a veteran and want a loan, ask your nearest VA office for the information you need.

The only “no down payment” I know of available to everyone is the arrangement called “selling or buying on contract.” It is a questionable procedure, especially for a family who may move on short notice, and is not recommended. But for your information, when buying “on con-

tract" the buyer moves in without making a down payment and starts making monthly payments of a specified amount to the seller. The seller keeps the house title and any loans on it in his name until the buyer has paid in enough, via monthly installments, to amount to the required down payment. Then the seller gives the buyer title to the house, and the buyer can continue with the existing loans or negotiate new ones.

It sounds so easy that you may wonder why it isn't recommended.

The reason it isn't for most families is that "selling on contract" is usually that desperate last resort of the owner of a house of doubtful value. Owners of desirable houses can find buyers with down-payment money and don't need to sell "on contract." When you buy a house "on contract" you'll have the difficult problem of selling it when you move on, unless you spend a lot of time and money to make it desirable. If ever you decide to buy or sell "on contract," have a really good real estate lawyer to advise you on the procedure.

Most of us have some money for a down payment before we start house-hunting, but few of us have 50 per cent of the purchase price as Mr. Kimball said he did. I don't agree with him that it is desirable to put down this much. Real estate doesn't seem to be the best place for a moving family's surplus funds. I favor paying as little down as is possible to get the house of your choice and to make unstrained monthly payments.

It is worth noting that when you sign an "earnest money contract" or agreement, and deposit "earnest money" with your realtor or the seller, you forfeit your money if you don't go through with the deal, due to your own wishes. It is forfeited as "liquidating damages," and the money on deposit is split equally between the agent and seller. If, however, the deal does not go through through no fault of yours, then the deposit is returned to you in full.

What You Can Afford

Now, to find out what monthly house payments are compatible with your income, look over this table:

What the Home Seeker May Safely Invest in a Home

Monthly Income After Taxes	Safe	Reasonably Safe	Risky
\$200	\$58	\$66	\$75
250	64	72	83
300	68	78	91
350	74	84	100
400	78	90	109
450	82	96	118
500	86	102	127
550	89	108	135
600	92	112	142
650	96	118	149
700	99	124	156
750	101	130	161
800	103	136	168 ⁷

Mortgages

You are now ready to start shopping for mortgage terms. But first, you should know about open-end mortgages, as they are mighty handy things to have. After you have been paying on an open-end mortgage for a few years and want to remodel or add to your house, you can increase the amount of your mortgage enough to pay for it. You continue to make the same amount of monthly payments, but for a longer time. You don't need to negotiate a new loan to pay for additions or improvements. Also, you should know about prepaying a mortgage without penalty. Unless there is a clause in your mortgage stating that you have this privilege,

⁷Success with Your Money, published by Prentice-Hall, Inc. Copyright 1956, the Kiplinger Washington Agency, Inc.

you cannot repay the mortgage ahead of time and save the interest on the mortgage without being penalized. Prepayment without penalty is a must for families who move, because when you sell your house the new owners may want to pay off all existing loans or mortgages and negotiate new ones, and may balk at having to pay a penalty to prepay a former mortgage.

Even though it seems advisable for you to have a long-term mortgage, you can save money by shopping around at different moneylenders for the lowest interest rates on your mortgage. For example, the monthly payments on a \$10,000, twenty-year mortgage at 4 per cent are \$60, while the same mortgage at 6 per cent requires monthly payments of \$71.70, and that adds up to a difference of \$133.20 each year. Even 0.5 per cent lower interest rate is worth looking for, because, using the same example, each 0.5 per cent you can knock off saves you \$2.78 monthly or \$33.36 annually.

Additional Expenses

Once you have found the best interest rates and have applied for a loan, you will have additional expenses. They are the normal expenses incidental to applying for a loan.

1. Appraisal fee for lender's information—about \$10 to \$50. This appraisal is distinct from any one the buyer may have made prior to selecting a house.
2. Survey of property—about \$20 to \$35.
3. Credit report on borrower—about \$10 to \$25.
4. Title insurance or
5. Abstract of title examination and opinion.
6. Often a commission, service charge or lending charge on the loan. The amount varies from nothing with some very reputable companies to a large amount with other companies.

If mortgage insurance isn't included in your loan provisions, it is advisable for you to buy it personally. This type

of insurance provides the money to pay off the mortgage in case the owner is disabled or dies before the mortgage expires. Several arrangements are possible for this type of coverage. Ask your loan company, a bank or an insurance agent about them.

Other things that will cost you money and are usually included in the final sales price are:

1. Your real estate agent's fee.
2. Normal loan expenses as previously explained.
3. Title insurance—which is essential for families who may sell in a few years, since you must be able to give a secure title when your house is sold. There are corporations that specialize in title insurance. The cost of this insurance is about \$60 per \$10,000 valuation. These corporations are your best bet. A lawyer can go over your abstract of title and certify it—this is the customary procedure—but actually the certification is good only so long as he lives. During his life he is responsible for any outstanding claims he didn't find—but no one is responsible after his death.
4. Your pro rata share of the year's taxes, insurance, water and fuel bills.
5. Warranty deed, which conveys title to the house when recorded.
6. Deed of trust or mortgage, which pledges your house as security for purchase loan. It must be recorded.
7. Promissory note, which is a promise to pay that which the mortgage secures. It is not recorded. If a buyer defaults on mortgage payments, the moneylender can usually foreclose under the terms of the mortgage, i.e., sell the house to pay off the loan and refund any surplus money to the borrower.
8. Assignment of fire and extended coverage insurance. This insurance generally covers only the property and not the contents of it. It is necessary to assign this insurance so the moneylender's security for the loan is pro-

tected. If there is any covered damage and the insurance pays a claim before the mortgage is paid off, the claim or check is payable to both borrower and lender jointly. They then decide on a just division between themselves. (And may the best man win!)

9. There are various other small fees, e.g., revenue stamps (\$1.10 in stamps per \$1000 involved in cash in the sale) and sales taxes in some states.

Remodeling

Remodeling can be such fun that many families make it their recreation. Most of them are young families on a close budget and with small children to keep Mother at home. If you are among these families, remodeling may be the answer to your financial and housing needs—if you choose a house wisely. It is rare to find enthusiastic do-it-yourselfers in middle-aged families unless they have developed real building skills.

Just any old house you see and think has possibilities merely waiting for your touch to spring into full bloom isn't a good choice. There are several things to find out about first if you want to break even, at selling time, on the money—to say nothing of the labor—you put into remodeling.

Before buying an old house to remodel you should be able to answer Yes to these questions:

1. Is it located in a good area for resale to a number of families?
2. Is the construction sound? (See the check list given under Construction.)
3. Can it be made attractive and salable without many structural changes, such as moving interior partitions and changing plumbing? (If several structural changes are required, better leave it alone. Not all do-it-yourselfers are able to handle such jobs—and skilled construction workers know their worth and charge accordingly.)

4. Will it still be a good buy for another family after the cost of the remodeling is added to the original price? (A good method of estimating the cost of remodeling before buying is to make a plan of all your changes and improvements and ask construction men to make estimates on the plan. After you've gotten several estimates, compare and average them, deduct about 50 per cent of their costs if you plan to do the simple things yourself, and see if the house is still a good buy after the remaining 50 per cent is added to the original price.)
5. Will you be able to afford the cost of materials each month after making house payments without scrimping on other expenses?

If you rate 100 on these questions, then you have a good chance to break even, if not to profit from remodeling.

A Tried and Almost True Method of Choosing a House

Our experiences in housing have taught us some things worth knowing, and I'm passing them on for you to profit from. We've lived in ten different homes—six rented ones and four we've owned—in the past ten years. These homes have been located in five different states from New York to Wyoming.

The first five homes were furnished, rented ones, and served our purposes very well. We had no furniture then, except of the baby and wedding-gift variety.

Our sixth and seventh homes we owned, for we found that with small children we were happier in our own home—even though we lived in these two for only a few months each. We could repair the children's damages when we chose and not have a landlord breathing down our necks about it. The children also had better outdoor play space. Both houses were new, shiny, well-constructed project ones. But we made the mistake of buying too small houses at the height of a real estate boom. We had to rent each of them for two to

three years to make up the difference between what we paid for them and the price we finally got for them in a fading boom. This taught us not to buy a too small house to begin with, especially at the crest of a real estate boom.

Number eight was fun—and darned expensive! It was a small old house in fair condition in a good location and neighborhood. By remodeling and making additions we more than doubled the size and number of rooms. We were very pleased with it when we finally finished it, three years after moving in. However, it was not a conventional house. The idea for the room arrangement came originally from a house illustrated in *House and Home*. The accompanying write-up said that it was considered an ideal arrangement for a moderately priced home for a servantless family.

We liked the room arrangement, the private bath adjoining the master bedroom, the laundry in the kitchen, the built-in sewing center and ample closets and storage spaces we'd tucked into number eight—and the big, brick-paved, tree-shaded terrace in the back yard. We thought these would be good selling points when we were transferred. Yet our plan included room arrangements not then approved by FHA, so we couldn't get a large loan on it.

Yes, the families who came by after it went on sale did like these features, but not enough to pay what the materials had cost—let alone the years of labor we had put into them. After trying for six months to sell it at a price that was roughly two-thirds of what we had invested in it, we had no takers and had to rent it and move on.

Old number eight taught us not to put a lot of money into a “different” house; not to expect a buyer to be willing to pay you anything for the hours of labor you have spent in doing-it-yourself; that remodeling on the pay-as-you-go plan can keep you broke month after month; and that the chances of being reimbursed for your enforced savings when you sell are practically nil. After renting numbers six and seven on oral agreements first, we learned to have a lawyer

draw up a fair—but restrictive—lease, with penalties for not complying with the terms of the lease, so we were well prepared when we rented number eight.

By the time we moved into number nine we had found that we were happier in older neighborhoods, and we rented a fair-sized, relatively new house in an old neighborhood in the middle of a city. Most of our neighbors were homeowners. As the months passed we found more and more to like about living close in. The children, now school age, were only three blocks from an uncrowded, excellent school. My husband could catch a bus half a block away and be at his office in twenty minutes. In good weather he enjoyed the forty-five-minute walk to work. The shopping area for everyday necessities was well established and within half a block. There was a well-kept park six blocks away, with supervised activities for children in the summers, which compensated for our small city yard.

We found our neighbors to be thoroughly compatible people with similar ideas of child behavior, social life and entertaining, and of comparable education and income. (Incidentally, we decided, after meeting many of our delightful neighbors, that generally people who choose to live in an old neighborhood are emotionally so secure that they don't have to have the outward symbols of success such as showy, gadget-filled houses and expensive cars to feel worthy and acceptable.)

All in all we were pleased with number nine—especially the location and neighborhood. But we chafed under paying high rent and not building up any equity. Also we were apprehensive about any minor damage the children did.

We learned it was wise for a family to rent a house in the location and neighborhood of their choice before buying there—sort of a try-on for fit. The months we paid rent were a good investment for us, because we were sure of the advantages and disadvantages of the area before we bought in it.

Number ten is an old five-bedroom, two-story, unremodeled brick across the street from number nine. We had never lived in a two-story house and were doubtful about buying one—all those stairs to climb!

We inspected it and agreed to buy it the day it went on sale because the price was less than that of new three-bedroom houses out in the bare, glaring suburbs and an hour or more from my husband's office. It was in good condition, though out of date, with only one bathroom. Before moving in we did have all the floors refinished for less than one month's rent. Our total moving bill was less than \$50, for this was the time when we made hundreds of trips ourselves back and forth across the street. This time we decided to live in the house awhile before doing any remodeling.

It has turned out to be so livable, 1910 kitchen and one bath included, that we are still saying we will remodel some day—but not soon. There are unexpected advantages in having a large kitchen furnished only with a too low sink. The children can do the dishes at the sink and get their own drinks of water. The chests, cupboards and tables we put in the kitchen for storage space are all low enough for the children to reach and help themselves. The big living room with fireplace and separate dining room are high-ceilinged and wonderful for entertaining. They are on the ground floor along with the front hall, kitchen and pantry. The stairs go from both the front hall and the kitchen—a convenience well worth looking for. All bedrooms and the bath are upstairs, and we like this arrangement—completely private from downstairs activities—and at our ages going up and down stairs is a cheap price to pay for so much privacy.

It is possible to keep the ground-floor rooms presentable (well, almost) because there is a large recreation room in the basement for the children. A second bath is desirable—but we can cope with only one. Some expensive maintenance will be required in a few years to keep it in its present condition. Any extensive remodeling would take it out of the moderate-priced range, so we choose to live in it as is—and like it!

As I talk with other homemakers, I find an increasing number of them are also fugitives from the suburbs and project houses. Their reasons for returning to city living are not all psychological, although a number of them confess they couldn't take the stereotyped living common in the suburbs any longer. They mention the reasons already given for moving into older, well-established neighborhoods, plus these: more opportunity for development of their and their children's interests and skills in, for example, art lessons given in a downtown museum; swimming lessons at the "Y"; music lessons from a reputable music school; tennis courts in nearby parks; supervised park activities; more time with Dad (who doesn't have to spend two to three hours per day commuting); the greater availability of baby-sitters and domestic help; the ease of meeting friends downtown for dinner; and for moving families, that asset which only older neighborhoods give—the feeling of belonging.

Some women go even further and say flatly they are also fugitives from new, cramped, little houses. They want the space and privacy found in older homes—even at the expense of stair-climbing.

Their opinions are identical with those of the 103 women the HHFA invited to express their preferences in houses. The resultant report (available at 60 cents per copy from the Superintendent of Documents, Washington, D.C.) states that adequate space is so important to women that many are willing to accept two-story houses with wearying stairs, or do without labor-saving appliances for a time, if they must make a choice. The report concludes that the women's opinions "seemed to represent a turning back."

The delegates were conscious of this. They were aware of the implications of central halls, old-fashioned parlors, screened porches, front foyers and the like.

But it is simply a turning back to types of spaces and arrangements that experience has demonstrated are required by families with more than one or two children.

Now to direct our thinking to the family who moves and the trend toward old-fashioned big houses. In spite of all the advantages of old two-story houses endorsed by homemakers, we must still think of the resale value of such houses. The areas in cities that have big old houses eventually become rooming or apartment house areas, then later are usually zoned for light businesses. This is the one great disadvantage to buying an old house in an old neighborhood. Families who do not move are very reluctant to buy homes in areas slated for rezoning in a few years. We do not have this problem because we will be gone when the rezoning takes effect. Thus we can select an old house in a still-good neighborhood but on the fringe of light business zones, enjoy all the advantages offered by such a location as long as it remains desirable, then, when we are transferred, try to sell our house for its purchase price. If we are able to get our purchase price we have profited, because, instead of a stack of canceled rent checks, we receive cash for our equity.

Our location almost assures us of an eventual profitable sale, if we can't sell for the purchase price when we are transferred. After the area is rezoned for business, buyers who appreciate the business possibilities of the location may be willing to pay us more than the original price. This is one case when we would be wise to rent our old house for a few years and await rezoning and probably a profitable sale. The renters build up our equity while we are waiting to make a profitable sale. The profit we may make is taxable as capital gains, too!

This combination of a big well-maintained house, which doesn't require much if any remodeling, in an older close-in neighborhood with established facilities, and in an area on the fringe of light business zones, is the one we've found most desirable. It gives us the chance to more than break even on money we have invested in the house, and to have our children attend uncrowded schools while enjoying comfortable, even gracious, living at the same time.

Settling

In Your Home

As you sit in your new house surrounded by still-packed barrels and unsorted boxes, you may wonder if you'll ever be able to make a home out of this mess. But cheer up—you aren't working against a deadline as you were when you were getting ready to move. You have weeks—even months—ahead of you to make a home. And it helps to keep this thought constantly with you: physical things don't make a home. It's the interest and love of each member of the family for the others that make a home of any shelter.

For the first day or two after a move, take it easy, once you've done the things on the first list given below and gotten out the necessities for living. These are your essential kitchen equipment, bed and bathroom accessories and changes of clothes for the family. You can continue to serve meals from your restocked "portable kitchen" or picnic basket for days.

To aid your memory here is a list of things to do before or immediately after moving into a new home:

1. Get all necessary keys.
2. Arrange to have the lights, gas and water turned on.

- Make any deposits required and file receipts of payment safely.
- 3. Have your telephone connected.
- 4. Select your new doctor and be sure you know how to reach him at all times.
- 5. Notify the post office of your new address.
- 6. Arrange for milk and newspaper deliveries.
- 7. Find out from the local sanitation department their rules and regulations concerning garbage and trash collections.
- 8. Locate reliable stores, laundries and dry cleaners.

Within the first week you can do these things:

- 1. Enroll the children in school, and—preferably now—
- 2. Visit your children's school briefly and meet their teachers.
- 3. Join the local PTA.
- 4. Open charge accounts at stores and the filling station of your choice.
- 5. Transfer your bank account.
- 6. Transfer your securities account.
- 7. Notify your insurance agent of your new address.
- 8. Find out from the state highway department the requirements for obtaining new driver's and car licenses.
- 9. Sign up at the public library, and ask for information of local events.
- 10. Present your letter of introduction to your new pastor.
- 11. Locate and try out reliable baby-sitters.
- 12. Learn the principal streets and sections of your town.

Your Children

These first days are far more profitably spent with your children than in unpacking every last trunk and drawer. Everyone has been under a strain, so declare a vacation for the first days after you move in. Take the children with you

for walks around the neighborhood and to their schools. Make a point of taking them with you on errands—all such outings help them to adjust more easily. Your thoughtfulness more than compensates for the strangeness of their new surroundings. Take them to see special shows, to inspect the children's exhibits in museums or to browse in the public library in the winter. In the summer, in addition to these activities, you might take a picnic lunch to a swimming pool or a park with a playground. Share with them the adventure of exploring the town.

Without Children

If you don't have children, or if they are grown and away, follow the same plan. Don't hide yourself away in the house until everything is unpacked and in order. Go exploring by yourself. Learn the principal streets and sections by driving around. Investigate the museum and library. Find the location of all offices you may need to know about. Meet your husband in town for dinner and see a show. He'll be far more appreciative of a cheerful, well-informed wife than of a completely set-up home along with a depressed, tired wife.

Unpacking

As the days pass you'll find time to do the real unpacking. Before you start, however, look over the storage places and decide where everything is to go. Look over your furniture and decide on the best combinations and arrangements. Even though you did this before the movers unloaded, you've probably changed your mind by now. Throw out packing material and clean up the mess after unpacking each barrel or box.

Unpack the children's rooms first. Even though the paint is peeling, don't stop to redecorate it now. Try to arrange the children's furniture in their rooms as it was in the old

home. Hang familiar pictures in the same positions relative to their beds and dressers. Use the old curtains, bedspreads and rugs—at least for the first weeks. If you used the “tried and true” method of packing, all of the accessories for the room are right there in the drawers, and your unpacking is much simplified.

After the children’s rooms comes your and your husband’s bedroom. The restfulness of having one room completely unpacked and welcoming you to relax cannot be overestimated. So provide yourself and your husband with a familiar retreat—for settling down is a long process. You’ll be refreshed by a fifteen-minute rest, surrounded by well-known furniture, with the old radio tuned to soft music and the breeze swaying the curtains, no matter how many jobs are waiting for you.

Your husband will also enjoy it for the same reason; he’s under a double strain, adjusting at both home and office. Any moments of peace among old and familiar surroundings are doubly welcome to him. It is far more important that he relax than to have him hopping all over the place helping you with this or that—which you really could do while he’s at work—or to have the living room repainted and ready for callers the third day. Making a home is fundamentally your job, not his. His improved efficiency as a result of adequate rest not only cheers his disposition but also makes a good impression on the new boss. All of you may profit eventually from a pay increase.

Next comes the kitchen. Don’t try to remodel it until later—unless it is hopeless. By now you’ve worked in it long enough to know the most convenient place for every item. Unpack all utensils and get them ready for use. I can’t see the wisdom of washing and shining each and every glass or dish which won’t be used until you start entertaining, weeks from now. They’ll only get dusty sitting on the shelves and have to be done over. Better just unpack and store them as is—and use the time gained for fun with your family.

If you don’t know what is considered efficient kitchen

storage and arrangement, now is the time to read a book about it. One that makes a science of such things is *Management in the Home* by Lillian M. Gilbreth, Orpha Mae Thomas and Eleanor Clymer. These authors help you count every step you take in housework and explain how to reduce the work to a minimum. Cornell Extension Service, Ithaca, New York, also has many good suggestions for efficient kitchen and house arrangements in its free or very inexpensive pamphlets. You may not wish or be able to follow all of the suggestions given, but at least you'll have an idea of a good working arrangement.

Finally you get to the living room and, if you have one, the dining room. Take your time here. When you must redecorate, do it before unpacking the furniture for these rooms. It's much easier when all the bric-a-brac is still packed and the rug rolled up. Actually, if you know before moving in that you'll want to redecorate the living room (and/or the dining room) you can instruct the movers to group the living room furniture in the middle of the room so it can be covered easily with a drop cloth. This saves you moving it there.

Notice that it is only in the living and dining room in which this procedure is recommended. The advantages of having the bedrooms and kitchen in order from the first outweigh the disadvantage of having to move the furniture around in them later.

You don't need to rearrange the odds and ends you had the movers put in the garage or basement until you get your house in order. When you start redecorating is the time to sort and arrange them for use.

As you unpack each room make notes of what you want to do to it. When you're through and have thought out your redecorating plan, you have your list of chores ready made—and can get right on with the job.

Settling is a long process, and you need to provide yourself and family with retreats such as familiar bedrooms during this period. Most likely you won't be having callers right

away, so you can arrange your settling schedule to suit yourself and family. Any friends or neighbors who do drop by will be relieved to see that settling requires weeks for you too!

Personal Changes

So far, only the mechanics of settling have been discussed. There are other things to consider during this time, too—namely, your living habits. Are you more than pleased with the habits and customs of your family? If so, skip these paragraphs. They are for the families who are not completely satisfied with their own manners and customs.

It is easier to break old habits and encourage new, more desirable ones in a new home. Let's go through a day and see what you might want to change. Has getting up and having breakfast been a chaotic mess previously? Is there anything you can do to make it smoother—such as getting up half an hour earlier? Are the children given enough time and trained to make up their beds and straighten their rooms before going to school? Could they empty wastebaskets and feed the pets before leaving? Will better storage of supplies and equipment save time? Can you train the baby to play by herself for an hour or two a day? Must you do laundry every day? Can you dovetail housework to gain extra time for yourself during the day? Could dinner be a bit more formal by using pretty dishes, place mats, flowers and candles just for the family? Can you find and fix up a relaxing spot outdoors for summer meals? Do you want to train your children in good manners, such as saying, "Yes, sir" and "No, ma'am" to adults, making and acknowledging introductions properly, and saying "Please" and "Thank you"? Do you want to learn to cook and serve fashionable "little dinners"?

Any one or all of these things, and others you'll think of, can be done within the home and before you know another person in the town. And eventually, you'll be grateful to the

move for giving you the incentive and time to improve your family's living habits.

Time and/or Money Savers

And while we're still in the house, let's chat about household things which will save you time and/or money—both valuable to a homemaker. Let's start with the furniture. In spite of all that is published about selecting furniture, it seems that very little thought has been given to the needs of families who move. Without competing with the furniture experts and interior decorators, let's aim our discussion at our needs. Again, most of the following suggestions have been tried out by other homemakers who moved, and they are passed along for your consideration.

Carpeting vs. Rugs

They all agree that luxurious as wall-to-wall carpeting is, it's not practical for us. You'll almost have to leave it behind you when you move or you sell, and your selling price usually isn't high enough to cover the cost of the carpeting. So you end up practically giving it away (pretty expensive gift—\$500 to \$1000 for the average house) and have nothing from it for use in your new home. It is better to buy matching rugs of excellent quality and neutral color. A good system is to buy two nine-by-twelve-foot rugs, one or two six by nine feet, and two to four three by six feet. You now have rugs for almost any size or shape of living room, dining room and hall. You can use surplus ones in your bedrooms. For other bedrooms a good combination is a five-by-seven-foot rug and two of three by six feet—all matching. If you buy these rugs from an open-stock pattern you can always replace or add to them, which adds up to a considerable saving through the years. Ask a rug and carpet expert to advise you of the wearing qualities of natural vs. "miracle" fibers. An even

more economical approach is to buy good secondhand rugs, from the decorator shops and large department stores or from a secondhand dealer or auction. One friend told of buying fine carpeting of an all-over design from a huge old home for \$87. There were worn and faded spots in the carpeting, but she was able to have a rug nine by fifteen feet, one nine by twelve feet, and four smaller ones cut from the unworn portions of the carpet. She had them bound and cleaned, and a dye wash that blended the faded spots into the other parts put on, for a total cost of \$160. The new padding cost \$63. Her total cost for two large and four small good usable rugs was \$310. She figured they'd last as long as average-quality new rugs would, which would have cost her between \$500 and \$600. She made a saving of between \$190 and \$290.

Furniture

Another costly item is built-in furniture. You certainly can't take it with you, so it's wiser for you to spend your money on portable furniture if you move often, besides adding to your family's emotional security by having old familiar furniture in your new home. For instance, a free-standing metal cabinet, with five or six shelves and tightly closing doors, will serve you well in one home in the bathroom, in another as additional storage space in the kitchen, in another on the back porch or in the garage for storage.

After wrought-iron furniture was brought inside and redesigned, I along with other moving homemakers thought the furniture problem had been solved for us. It is attractive, low-priced, sturdy, comfortable, light in weight, practically childproof and moveproof and requires no upkeep other than an occasional leg straightening, a dab of black paint and new guards on the ends of the legs. In addition, it combines nicely with a great variety of improvised "furniture" and can be used in practically every room.

But as our years with wrought iron lengthened we found

it too "sterile" and spidery, and we became tired of the modern background against which it looks best. We now prefer older types of furniture with more design and rich wood surfaces.

But this is not to condemn wrought-iron furniture; it is ideal for your first furniture and can always be used later in recreation rooms and outdoors. Wrought-iron or brass legs can be screwed to flush doors or slabs of plywood to make attractive dining and coffee tables.

Even with wrought-iron furniture you need a few upholstered pieces—lounge chairs and sofas. A full-sized sofa isn't as good a buy as the smaller love seats or sectional sofas, which lend themselves to a greater variety of arrangements in different houses and are easier and lighter per piece to move. Both of these can be had in models that make into extra beds. When buying such pieces look for fine-quality construction, durable, washable and attractive upholstery fabric.

A few pointers for dining room furniture are: Drop-leaf tables and the newer coffee tables that convert into dining tables can be used in a variety of locations when you are without a dining room. Upholstered seat pads in the chairs are more comfortable than solid ones. Buffets and storage chests should blend with your living and bedroom furniture so they may be used in any room. In bedroom furniture consider these points: Really good springs and mattresses are your best buy. Use screw-on legs to make Hollywood beds until you're ready to buy bedsteads. Have one chest or dresser of an interchangeable design for each person. Twin beds take more floor space but adapt to a greater variety of arrangements in crowded quarters. Bunk beds for children save floor space for playing, but are an abomination to change and make up. Trundle beds save as much floor space and are easier to change and make up. Washable rugs are desirable in children's rooms.

Other tips are: Light woods don't show scratches and dust

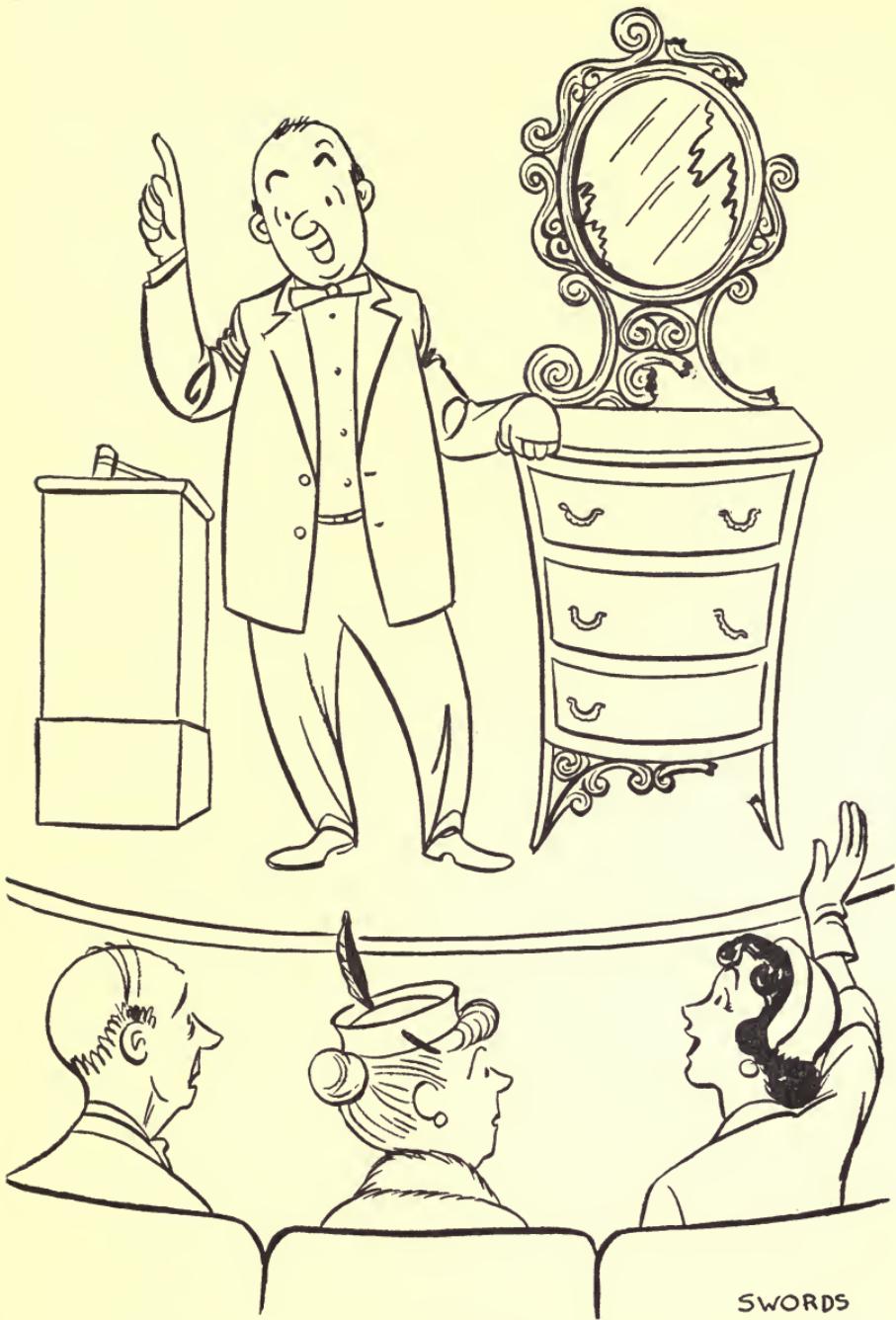
as readily as dark woods. Veneers are lighter in weight, but go to pieces in extreme climates. Almost any wood can be had with impervious finishes.

When selecting any type of furniture, you can't go wrong by buying well-known brands from reputable, long-established stores. By buying open-stock furniture you can add matching pieces in the future. You can make substantial savings by buying during the August furniture sales. Often your purchases are stored, free, until you want them.

If you're looking for a satisfying hobby, you might consider secondhand furniture. It is far less risky to buy second-hand furniture than secondhand appliances—no moving parts, y'know. But before starting out to find a priceless piece lying dusty and unrecognized in some back room, you must spend some time and effort in learning about good furniture construction; designs of various periods; the desirability and wearing qualities of the different woods; and how to refinish furniture. If I didn't have more important matters to get on to in a few minutes I'd give a full discussion of this subject—I like it. But in passing I want to remark that it is an ideal hobby for mobile wives and mothers. Not only can you save hundred of dollars on your furniture, but you can also fill many an otherwise lonely day looking through secondhand shops and attending auctions for what you need.

Your best buys will be found in secondhand shops and at auctions. By the time a piece has been "discovered" by an antique dealer it is no longer cheap. Walnut is most desirable of the commonly used woods, with cherry a close second. Get solid woods when possible, unless you like the decorative qualities of veneers. Take a small penknife with you to scrape through ten coats of paint on the bottom of a piece to uncover the original wood.

As an example of the savings you can make, here is the true story of a library table of cherry wood I refinished. It was in good shape, had flat smooth surfaces, and needed only to have layers of crazed varnish and years of Pittsburgh smog



You can save money and fill lonely days at auctions.

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removed. It had been in the family for years so it didn't cost me anything. The commercial refinishers wanted \$50 to re-finish it. I used \$3 worth of paint remover, one pair of rubber gloves for \$1, \$1.50 worth of steel wool, and \$2.00 worth of shellac, alcohol and wax on it—that's a total of \$7.50 for supplies. I spent four hours on the completed job. When \$7.50 is subtracted from \$50 there is \$42.50 left—which was what the refinishers figured their labor and overhead were worth. But in my case it made the four hours I'd spent on the job worth more than \$10 per hour. Not bad—not bad. I hired a maid to clean the house for \$8 and still came out with a profit of \$34.50.

I told this story to a friend and expected her to be as amazed at my accomplishment as I was—but she told this story. (The first teller never has a chance!) She'd taken a course in upholstering and liked to do it. She needed a sectional sofa for her present living room, so went to an auction and bought one for 25 cents—I repeat, as she had to do to convince me, twenty-five cents. After she had it delivered to her home at a cost of \$2.00 she bought upholstery material, foam rubber padding and other supplies for \$90, and in less than a week was using the two parts of the sofa in her living room, for a total cost of \$92.25. The retail price of a new one similar to hers was \$250—a saving of \$157.75.

I've found more and more women and men who realized and utilized the savings possible in secondhand furniture and carpets. They say that not only is old furniture cheaper but it is generally so much better constructed than average new furniture that it will still be in use after the shiny new things have been junked.

Curtains

Skimpy and too short curtains cause more needless frustrations to homemakers than any other one item. Any time you select curtains, get fine-quality ones that will stand repeated

washings or cleanings and years of sun or smog. When you have curtains made, or make them, put generous hems in them, six-inch to nine-inch ones—and if your present windows are unusually short put in a few tucks at the top. Then they can be lengthened to fit almost any window you may have in the future. The cost of the extra material required is small compared to having to buy completely new ones for the next house. Have at least four matching pairs of any curtains; this may seem extravagant now, but it's economy in the long run, when you have extra windows to curtain. They can be rotated to fade away together. Make matching slip covers or dust ruffles for your beds.

One friend who has lived in six different homes in the past eight years mentioned that her mother had given her a dozen pairs of ruffled white organdy curtains, and she'd been able to use them in each house, two pairs to a window when the windows were few, and one pair to a window otherwise. They can be tied back high or low to adjust the length.

Another woman bought about a hundred yards of good cotton curtain fabric on sale and used it repeatedly to drape one whole wall in her various living rooms from ceiling to floor. It covered ill-placed windows, blocked out unsightly views, hid shabby woodwork and walls, besides giving a unified and familiar background for furniture placement. Another uses a forty-foot length of eight-foot-wide matchstick bamboo screening to do the same tricks. They coordinated their rugs and slip covers with the wall curtain, so have little redecorating to do in each new home. Both of them emphasize that such devices provide them and their families with an almost identical and familiar living room in each new home. Which they thought was reason enough for buying and using them.

Accessories

The charm and pleasure that personal accessories add to rooms has been emphasized repeatedly—even Mrs. Eisenhower, who is now living in her twenty-ninth home, believes they are worth the packing and care they require. Although they may be fragile, they are worth having and moving. No matter how often you move, you shouldn't eliminate silver serving dishes if you want them and enjoy using them even if they do require special packing and weekly polishing. Accessories such as these are priceless aids in making a home out of a house.

Major Appliances

Since a large percentage of the cost of furnishing a house is invested in mechanical appliances, let's take a good look at them in relation to your way of life. The most essential large appliances are a stove, a refrigerator and a washing machine, so we'll discuss them in that order, with less essential ones following.

Stove

The experts who figure out such things say that a stove has the longest life of any household appliance—up to twenty years. An electric stove is a wonderful invention, but it has a major disadvantage in that not all houses have the 220-volt wiring necessary to operate it. The installation of this wiring can cost you from \$25 to \$50 per installation.

A gas stove costs you less initially and is generally cheaper to operate. More houses have gas installations in them than have 220-volt wiring. However, the apertures on a gas stove may have to be adjusted or changed to successfully burn a different type of gas. This is not expensive, though.

Refrigerator

It is generally conceded that the best refrigerator for a moving family is a large electric one with a freezer chest built into it, so that a separate freezer isn't necessary. The life expectancy for a refrigerator is ten to twelve years. In many cities you can rent good refrigerators for a few dollars a month, which can be a smart thing to do, especially if you're limited on weight at moving time. It also allows you to invest the purchase price of a refrigerator and make a profit on it.

Washing Machine

When your children are small you're convinced that a washing machine is man's greatest invention—and you must have one. Your choice should be one that doesn't require bolting down to the floor or elaborate plumbing. There are good models—preferably with an agitator—that will work anywhere they're set down with water connections and a drain. That's the kind you want. A washing machine will last about ten to twelve years.

When your children are older, so that daily washing isn't necessary, you might do as other families do, and not have a washing machine, which after all does cost anywhere from \$100 to \$300. They take their clothes to a self-service laundry once or twice a week and save the cost of a washing machine.

Drier

A clothes drier is most convenient, and one of the greatest time-savers a busy mother can have. By using one, you'll save five-sixths of your hanging and taking down time—that's fifty minutes out of every hour, the experts say. In addition to saving time, it keeps your clothes from being torn or

grime- and smog-stained from hanging outside to dry; cuts down on your ironing; makes it feasible to have fewer changes of clothes and bedclothes and keeps you inside during severe weather. However, a drier is about as expensive as a washing machine, which may cause you to weigh your time savings against the money savings. An electric one is dandy if it comes equipped to operate on either 110-volt or 220-volt wiring. This feature eliminates the cost of having 220-volt installed. Very little maintenance is required.

The gas models are of two types. The most trouble-free and cheapest kind is the manually fired one—in other words, you light the gas when you put the damp clothes in to dry and turn it off when finished. The other type has a complicated electrical system for firing and controlling the temperature which can lead to repair bills. On the whole, gas models are cheaper to operate than electric ones.

Dishwashers

Dishwashers are still a luxury and not particularly recommended for families who move. But if you buy one, be sure it is a portable model. Many women prefer to use a brush that attaches to the sink faucet for washing dishes quickly. This is a cheaper and more portable method than having a complete dishwasher.

Television and Hi-Fi Sets

The obvious answer here is to have a portable TV set, although you can always have a TV set of any size moved—for a price.

The advice not to have built-in furniture holds for a hi-fi set, unless taking it apart and putting it together again is the most fun your husband can have! A sturdy storage cabinet for your records which can also be used as a moving case is mighty handy.

Freezer

I'm very cold about freezers! Mainly because they are such heavy, bulky things to move, must be unloaded before a long move, cost too much initially to justify their use except in conditions not usually found in mobile living, and there's not space in most houses to keep one in a handy place. It's far cheaper and more satisfactory for you to rent a locker in a local freezer plant for surplus food that can't be stored in the freezer chest of your refrigerator than to lug a freezer around with you.

A suggestion that applies to all appliances—for greatest economy during use as well as when buying—is to buy utility models. Why should you pay out extra cash for a washing machine that lights up and plays "Yankee Doodle" when finished? And all of those extra switches and timers are a potent source of repair bills when the appliance is moved. You can avoid excessive repair bills on any appliance by proper maintenance and use. Instruction booklets come with each appliance, so before filing them with the family records, read them so you can keep your appliances working smoothly. You can cut down on the money invested in appliances by buying secondhand ones, from reputable dealers who will give you a guarantee of some type. Secondhand appliances require more careful appraisal and selection than secondhand furniture. Even if the purchase price of a used appliance is a fraction of the cost of a new model, you take the chance of having expensive repair bills.

Minor Appliances

Small appliances are easy to move so aren't a moving problem. Let your conscience be your guide, and select those which are sturdy and will be used frequently.

Clothes

Here you do have a real advantage over the women who stay in the same towns year after year, because your old clothes are new to your new friends. If you follow the advice given in the magazines and select basic go-together clothes you can have an interesting wardrobe for little annual cost, provided you don't gain or lose a noticeable amount of weight from year to year. You're certainly justified in shopping for quality and classic styles because you do wear your clothes for years. One exception is to get a smart new hat each season, if you wear hats, to highlight your classic suits and dresses.

Food and Health

A healthy family moves and adjusts to new environments more quickly than a sick one. You'll save considerable time and money if you keep your family in radiant health. It is poor economy to skip routine visits to doctors and dentists for check-ups, inoculations and minor tooth repairs.

The real savings come when your family is practically infection-resistant, so each cold doesn't go into complications requiring doctor visits and shots of antibiotics at \$5.00 per and up; that teeth come in straight and strong and don't require special braces at \$600 to \$900 per child; that eyes function properly and don't require glasses at about \$20 annually; that bones are dense and resist breaking, thus avoiding medical care at \$25 and up per break; that feet are well developed and strong and don't require special shoes costing from \$7.00 per pair; that no one in the family becomes overweight and needs expensive, outsized clothes.

You can do this by studying nutrition and learning to prepare wholesome, attractive meals at reasonable cost. I've been doing this for a number of years and in discussing medi-

cal bills with comparable families find in some cases our annual medical bill is what others spend in a month! If you are interested in doing the same, I recommend you get a copy of *Let's Cook It Right* by Adelle Davis and feed your family according to the recipes (3000 of them!) and menus given in it. I haven't tried all of them, but of those I have, I can say the food is delicious. I especially like to make bread of the whole-wheat flour ground in our little electric mill. The children, ours and neighbors', swarm in when the loaves are taken from the oven and have a feast on crusty warm bread, butter and jam.

Good health not only saves money, but days of time too. A sick child requires almost constant attention, and what mother wouldn't like to be free from this use of her time!

In the Neighborhood

While you've been unpacking and running errands you've probably had glimpses of your neighbors. If you have an especially understanding one, she may have come over to say hello and offer information. Of course, the children have gotten acquainted with other children. They attract each other as roller skates do a fall! You know in a vague way which children belong in which houses but haven't met any of their mothers yet. You're ready to have someone stop by for morning coffee and a chat—and no one does.

This is the time to have a talk with yourself. Instead of being lonely, think of the next weeks as a lengthened vacation. Ask yourself what it was that you've been wanting to do "when you had time"—learn to take expert photographs? another language? a course in philosophy or stock market investing? to make hats or paint? During these days, when thank heavens the door and phone bells aren't jangling, you have time for your pet project. Get started on it the first week or two if possible, because this blessed peace isn't going to last. Before you really want to you'll be busy with a

thousand other things—and your project may not be completed. If your project keeps you away from home during the hours the children are in school and your husband at work, so much the better. If it means you won't get new curtains up for weeks, what does it matter? The old ones are familiar, and you're helping your family more by keeping yourself happy and stimulating than by hanging hand-embroidered curtains at each window.

You also remove the temptation to brood about what may seem to you the inhuman coldness of your new neighbors, because you're too absorbed to notice it. One paradoxical advantage of being engrossed in your project is that it makes you more attractive to your neighbors. They immediately sense that you aren't going to hang on their necks if they say a kind word to you. You're obviously as busy as they are, therefore they are more attentive. Having a personal project also makes you more selective; you're not willing to squander a day with just anyone who drops by. Being selective is a very attractive trait—perhaps because it flatters others to be noticed by a selective person.

I think it is a mistake to feel you must wait through endless days to be chosen by your neighbors; instead you can make yourself such an interesting and self-sufficient person that you can do the choosing from among them.

Go back to the times when you were a settled person in the neighborhood—how did you feel and act about the new family? You were interested in them and had every intention of calling on them soon. But one busy day and then weeks of busy days slipped by before you actually did. If they judged you by your actions, they thought you were inhumanly cold and aloof.

Now reverse your thinking to comply with your present situation, and realize that your present neighbors are as busy as you once were. They also have as kind intentions as you had. Forget about them until they have time to meet you.

Nine times out of ten, you'll find them delightful. Until you do meet them, keep busy with your own pet project. This is the time to read the following suggestions for neighborhood relations and have them handy for future use.

These suggestions are the ground rules hammered out of the practical experience of many wives and mothers who move often and who prize good neighborhood relations. The first thing is to be pleasant and noncommittal when you meet your neighbors at the corner store or while working in your yard. Learn to introduce yourself easily, using your given name and husband's last name, thus "Barbara Parker," instead of "Mrs. Bill Parker," and expect your neighbor to do the same. Common courtesy demands that much. Any neighbor has the right, practically, to know your name, the names and ages of your children, your husband's occupation and employer, and where you've come from. You also have the right to expect the same information from them. But be wary of expressing opinions at first. Let the neighbors find out what sort of family you are from your actions. It's better not to appear overeager to any casual overture or invitation from your neighbors. Let them know you appreciate their attentions, but don't imply, by alarmingly friendly responses, that you will wilt if you don't have them. Give yourself time, after you've met them, to sort them out and decide which ones will wear well with you.

The following bit of advice may occasionally be unfair, but they say it's good. It is: Don't believe any of the bad things the neighbors rush over to tell you about any of the other neighbors. When one woman was new in a neighborhood, she had an un-introduced neighbor call on the phone to warn her against her next-door neighbor, with whom she'd exchanged three good mornings over the side fence. The advising neighbor turned out to be an alcoholic and the next-door neighbor a charming person. If you have really repulsive neighbors, you will find it out soon enough from



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Give yourself time to decide which neighbors will wear well.

your own observations. The same applies to gossip. You'll find out which of your neighbors are malicious gossips—and be pleasant but very close-mouthed with them.

Unless you're spoiling for a good fight and the consequent hard feelings, never take sides in any neighborhood feud that antedates your arrival—unless one side is obviously upholding law and order against a delinquent element. Nor is it your duty to play peacemaker between two disputing neighbors. Maybe they like to fight and will jointly turn on you if you try to break up their little game!

It may seem a paradox, but experience has shown that you can have more dependable, constructive relations if you aren't afraid to make enemies among your neighbors. You don't deliberately act hostile—but if the occasion demands, don't hesitate to express your opinions. You know a neighbor would justly deserve a reprimand before you'd give one—but if you need to, get really steamed up and tell the offending neighbor what it is that she or her family does that you can't approve, and why. Don't talk about it to other neighbors unless they happen to be involved. Then explain the situation, but leave out all colorful references to the offending neighbor's personality; confine your remarks to her objectional actions. Make your position clear, what it is you object to and how you intend to handle it. Don't let others confuse the issue with well-meant advice. It's your fight, so fight it your own way. You could turn out to be the neighborhood heroine for finally giving that old dame in the middle house what she's had coming for months for blocking a common driveway with her car.

It's but a step from that to neighbors' children. If you want to have permanently peaceful relations with them, you must be kind but firm—very firm—in handling other people's children. Many mothers feel they must conform to the prevailing neighborhood customs regarding children, even when the customs are deplorable. Our veterans say you don't have to. For example, maybe all the other children *are* given a candy bar when they come home from school. If you don't allow your children to have candy between meals, for what are to you excellent reasons, then say so to the other mothers whose chocolate-smeared darlings munch happily on your steps while your children sit by and eat apples. Ask them to either keep their children at home while eating candy or give them apples if the children are coming to your house. Strange as it seems, other mothers are often just waiting to fall in line behind a mother who has the courage of her convictions.

It is almost imperative to have enforced rules of conduct for children—yours and the neighbors—in your yard and house. If other children want to come to your house, explain to them that they are welcome as long as they obey the rules, but if they don't they can't come again until you invite them. Don't hesitate to send a child home who is misbehaving or being destructive. If his mother is the right sort she will appreciate having it called to her attention. One mother said that one day when her children were babies, and before she'd learned to cope with destructive older children, her living room was invaded during nap time by some extremely active and destructive six- and seven-year-olds. She got nowhere trying to stop them, nor did her request for them to go home have any effect. They continued to shout and pull the cushions from the sofa and chairs to the floor and jump on them. She called their mothers on the phone and had them come and get the children, and in most emphatic terms told the mothers that their children were not welcome until they had been trained to have respect for others' property and wishes. Her actions turned out to be a boon for the whole neighborhood! Contrary as it seems, you'll find that neighbor children come to prize a visit with your children in your home. It is obvious to the children that if they are allowed to visit in your home they have learned to behave and are certainly superior to those brats who aren't invited back! You don't need to let other children play with your children's things when your children aren't at home, either. Tell the visitors that they must have permission from your children before you can let them use Tommy's bike or Susan's roller skates. If you worry about your children not having playmates if you don't welcome all children indiscriminately, calm yourself by reflecting that undesirable playmates can cause you more trouble and worry than having your children at home by themselves. And they will have playmates—never fear.

Many mothers recommend that you have a big party of

some sort—a back-yard barbecue, a watermelon party or a games afternoon in your home soon after you move in—and invite all of the nearby children. They've found that you don't have to wait until you've met all of the parents to do this successfully. Just call the mothers and invite their children over one afternoon: they'll come. You then have a good opportunity to meet all of them—and get your children off to a flying start with them. It's also a good idea to invite one or two neighbor children to go with you and yours when you're taking a trip to the park, the museum or the library. Just be sure to clear the invitation with their mothers. Children are so delightful and responsive to attentions from neighboring grownups that I wonder why more persons don't give themselves liberal helpings of this delight, by including as many children as they can in their outings.

And speaking of the joys of neighbors—all of us who have used these suggestions know that you'll eventually find a good friend among your neighbors. One to whom you can talk freely—and who won't repeat your confidences. This may take some doing—such perfect confidantes aren't born every day. It's easier to find such a friend if you're this way yourself and respect the confidences of other persons. The word gets around that you're a trustworthy person even with a tasty bit of news. It should go without saying that you should never repeat the confidences of your children or husband, no matter how many laughs you could get if you told them to your bridge groups. To see how this works just ask yourself if you'd want to share confidences with the woman who gives a witty account to her neighbors of the manner in which her husband plans to get a promotion, or her children's comments about the neighbors, for the sake of laughter. They didn't tell her those things to be repeated, yet there she is broadcasting them, just as she's likely to do with things you might tell her. There's centuries-old wisdom in the advice to discuss ideas with neighbors—not the personalities of other neighbors.

Other advice that has proved its worth is not to lean too heavily on your neighbors and their equipment or supplies. Borrowing potatoes or onions occasionally is permissible—but don't plan to put in a lawn or redecorate your house by using your neighbors' equipment, even if they once offered to lend it. This is a two-way deal, and if you borrow from neighbors they can borrow from you—even things you don't want to let out of your sight!

All of these women have found that being thoughtful and considerate of their neighbors' property and privacy has paid high dividends in friendships. For instance, they suggest that you don't allow your dog to use neighbors' lawns—nor your children to go into their houses uninvited.

After absorbing these suggestions you can make good use of your leisure by reading an authoritative etiquette book, if this phase of your education has been slighted. And it's not a bad idea for anyone to refresh her memory by reading the book again. You are now prepared for practically every social event that may take place in the future. Another book I'd recommend you read at this time is a crisp, amusing one on how to handle unusual persons and situations, called *What To Do When*, by Jennifer Colton.

This is a good place to mention that often your children's teachers are wonderful guests. You don't have to stand on formality when inviting them to have dinner with you, once you're ready to entertain. I've found that young teachers, as well as older ones, are most appreciative of invitations to the homes of their pupils, if the conversation isn't centered exclusively on your children and their school progress. Several young wives and mothers have said they have found bridge-playing invaluable in helping meet their neighbors, for couples in the evenings as well as games with the "girls" during the day.

Some corporations pay membership fees for their employees at country clubs, or you might consider joining one

yourself. There is a great variety of clubs these days from which to choose, and most of them now cater to the family rather than only to golf-players. Joining a club is a fast way to meet people.

In the Community

You usually don't have to force yourself to take your time about selecting community activities. It's natural to sit back for a while and watch the wheels go around before wanting to get in and help spin them.

The one exception to this statement applies to church. You'll find you and your family are happier if you go to church the first Sunday you're in town, and introduce yourselves to the minister, priest or rabbi. This is easy to do if you had a letter of introduction sent to him from your old church. And if you want to get acquainted in a hurry, volunteer to work in the church.

While you are sitting back and watching the other organizations—civic, social and charitable—decide which one interests you most. Be positive the one you do select reflects your personal interest—that you aren't joining it because of the social advantages you may think it offers. Such motives have high visibility and defeat your purpose of knowing interesting people. Once you've made your choice you can get from the Chamber of Commerce a list of all organizations in your town, along with the names of the presidents, the meeting dates and times. The local society editor can furnish most of this same information. You may then call the president, introduce yourself, tell her of your interest in her organization and arrange with her to attend the next meeting.

After you've attended a meeting or two, judge yourself and your abilities in relation to those of the other members. Be painfully honest with yourself. You may have been the rec-

ognized authority on modern literature in Old Town, but may find in New Town that other members can call current authors by their first names. If so, be content to sit back and learn from them. The reverse also happens; your moderate flair for committee work may bloom into presidential stature because the other members don't know a tabled motion from an amendment.

Needless to say, if you move often, you are wise to confine your community work to one nation-wide organization; then you aren't penalized by each move. You may have to start out in a new branch or unit of the organization with lower status than you had in Old Town—but your backlog of experience and knowledge is soon recognized, and you can expect to have a position commensurate with your ability.

Although it may seem contrary to the above advice, while pondering which community activity to choose, you might consider switching from your customary field. After all, you do mature and develop new interests, and each new town gives you an opportunity to learn about a different subject or organization, but admittedly with a loss of status. For example, if you've done Red Cross work for several years, you know a great deal about it and are sure you would soon have a good position in it, if you chose, in New Town. But you may have become interested in amateur politics and your interest is so sincere you're willing to start as a beginner in the League of Women Voters rather than have the top position in the local Red Cross. Your choice is obvious—join the League of Women Voters because it reflects your now dominant interest. (There will be other women who are switching from the League of Women Voters to the Red Cross—so that cancels!)

A sincere and demonstrated interest in a particular subject or field does wonders in helping you settle happily in a new community.

Pulling Your Weight

We moving people are often, and usually justifiably, accused of not pulling our weight in community affairs. When justified, it is a serious charge and we had better do some objective thinking.

At least 20,000,000 of the 50,000,000 families in the United States can be called mobile families. They move on an average of every four to five years. Another 10,000,000 families can be called semimobile, for they move once or twice during their lifetimes. This means that our communities and country are dominated by some 20,000,000 to 30,000,000 families who more or less stay put—if we mobile persons are as negligent of our citizenship duties as charged. Under these conditions we do not have the will of the majority carried out in our government. We have no right to criticize the local or national government if we do not help form it by expressing our opinions in the polling booth.

The present varying regulations regarding voting rights are responsible for disfranchising millions of Americans. The American Heritage Foundation estimates that each year 6,000,000 American citizens of proper age are not able to fill residence requirements for voting because of moves. There is a strong movement in favor of uniform voting regulations over the whole nation, so much-moved citizens may know once and for all what the requirements for voting are in any place in the United States. (See Appendix III for a listing of present residence and registration requirements for each state.)

Some frequently moved persons say they have been discouraged from voting by entrenched local interests, who had built up their empires and didn't want disinterested persons voting, thus possibly overthrowing their power.

We can see a good example of uninterested citizens in the results of school elections. Nearly all of us have school-age

children, yet the majority of us don't even make the effort to vote in school elections, which determine the type and quality of education our children will receive in the public schools. If we think about this we will see that by not being informed about and voting for constructive improvement, we are condemning not only our children but the children of succeeding families to poor educations.

We have only to live in a town that has been subjected to wave after wave of uninterested mobile families to see the results. Our children go to school in old, overcrowded buildings and are taught by undertrained and poorly paid teachers —because the families of three or four years ago weren't interested enough to vote for improvements and higher salaries for teachers. We, in turn, are condemning the children of the soon-to-arrive families to even older and more crowded schools and worse teaching.

This may not stir us too much—but further thought shows that, while we are sitting on our hands in our present towns, the families in the towns to which we will be moving are sitting on theirs too. And what sort of schools will our children find waiting for them when we do move? If we aren't interested enough to inform ourselves and vote for the best education possible in our present town for our children and those to follow, how can we even hope that the parents in the town we will soon move to are preparing a glorious school for our children?

The old advice, "Let Charlie do it," results in Charlie's doing just what we are doing—which is nothing. Millions of our school children pay for letting Charlie do it in poor educations, thwarted ambitions, and a deep and sincere contempt for adult-sponsored and -administered institutions.

There is no way to gloss over the fact that, with pitifully few exceptions, we mobile families do justify the indictment of not pulling our weight in community affairs. There are ways we can remove this indictment. First, campaign for and vote into being uniform voting regulations in the nation.

Second, accept responsibility for helping to make well-planned and needed school and community improvements. Third, utilize to the full for community improvements the freedom from local economic pressures enjoyed by millions of us. This simply means that, generally, the corporation or government employee's income isn't based on trade and good will from the local residents. Their pay checks are made out in offices far removed from the scene of battle, and in no way reflects the tides of that battle.

In fact, we mobile people have the opportunity to make noticeable improvements in local, state and national governments across the country. We are provided with an intimate knowledge of many different sections of the country due to our moving. And to a large extent, we can ally ourselves with the progressive and constructive movements in any locality because of our economic freedom, and oppose selfish entrenched interests for the good of our communities. We can afford to be idealistic and disinterested because we realize that the mobility of our lives prevents us from seeking or obtaining personal gain or advantages from civic activities.

Family Finances and Papers

SINCE the financial problems of moving families differ in some ways from those of settled families, this chapter is devoted to those special problems.

Family Records

Your records must go with you and be organized for quick reference. Your family, financially, is comparable to a small business, and a study made over a two-year period by the University of Pittsburgh's Bureau of Business Research showed that the most common cause of failures in small businesses was poorly kept business records or none at all. Of course, your family won't fail for lack of properly kept records, but it is important to keep your papers and documents in order. You'll make life much pleasanter for all of you, as I've found out the hard way.

I'm inclined to be the casual type (my husband at times says careless instead!) and long believed the good little fairies would guard all the records we had scattered through drawers, trunks and old shoe boxes. Well, the fairies didn't, so I've had to work out the following classifications for records, which may help you. If you don't get your records filed

before moving, the free days after a move are an ideal time to set up your system once and for all.

Before starting, though, get a two- or three-drawer metal filing cabinet, a fire-resistant metal strongbox, and if you want to keep monthly expenditures, a bookkeeping ledger. You can get by for a while with expanding cardboard letter files instead of a metal filing cabinet.

I've become very suspicious of a safe-deposit box. The keys disappear when you turn your back, and one always requires a trip to the bank at the most inconvenient time. Get one if it makes you happier, or be casual like me and put everything but the signed original copies of your wills in a fire-proof strongbox which you can move easily in the car or ship via Railway Express.

Collect all of your records and make two piles of the accumulated stuff on a big table you won't have to disturb until you are through—maybe days later. In one pile put all of the papers necessary to existence; in the other all of those that can save you time and trouble. The following lists are suggestions; you may want to change them around to suit your ideas.

Vital Papers

Papers necessary for existence:

1. Birth certificates for each member of the family. You can get certified copies from the county clerk of the county in which the births were recorded. Have several certified copies on hand; you need to give copies to benefit from certain things such as social security and life insurance. You also need them to establish your citizenship and age when applying for a passport, and the children are required to present birth certificates when enrolling in most schools. If, by some quirk, your birth wasn't recorded when you were born, make haste to have an affidavit made and signed by three persons

who still remember you were born in a certain place on a certain day and year. The affidavit is then recorded in the county of your birth and thereafter substitutes very nicely for a birth certificate, and in some states can be the authority for issuance of a delayed birth certification.

2. Marriage and divorce records are *essential*, and should be kept in the safest place. They can be vital in social security, tax, insurance or inheritance affairs. You may obtain certified copies of each from the town or county clerk of the place where the event took place.
3. Social security cards should be kept in a safe place—not in your wallets. And put the tab that comes with your social security card in the safest place you have. Your social security number and your husband's should be written down in several handy and relatively safe places.
4. All military papers should be kept. A discharge certificate goes in your safest place. It's a wise idea to have it recorded by your county or town clerk; then if ever the original is lost you have an official record of it to substitute. Bundle all other service records, orders and papers together and keep them in a safe place—with an itemized list to tuck outside the bundle.
5. Insurance policies must be guarded. Put them in your strongbox, not in a safe-deposit box.
6. Wills require special handling. After you make your wills, sign one copy only; and if your lawyer doesn't keep them in his safe, you should put them in a safe-deposit box. Put the unsigned copies in your strongbox, accompanied by a note telling the location of the original.
7. Investment records go in the safest place, along with stock certificates and bonds. You can have your broker keep your stock certificates in his company's vault—it's much handier and probably safer than your keep-

ing them. Bonds go in the safe-deposit or strongbox. Make a copy of your investment record and keep it in a safe place. Your record should show the serial numbers of all bonds, the amount of each bond, date of purchase and when redeemed, the amount received. Your stock record should give you the number of shares bought, date of purchase, commission and taxes for the purchase, the amount received when sold, the date of sale, the commission and taxes on the sale. There should be a similar record for any other type of investment or savings such as bank savings accounts, postal savings accounts, shares in building and loan companies, etc.

8. Copies of your income tax returns, along with the withholding statement given you by your employer for at least the past five years, go in your safest place.
9. Certificate of title, title insurance policy and settlement statement for any real estate you own go in the strongbox, and should be kept there even after the property is sold. You never know what you may be called upon to prove even after you've sold and moved on.
10. Automobile title or bill of sale. Any car buyer gets a bill of sale, but not all get titles—it depends on your state. Keep either or both in your safest place. You'll have to have them when you sell or license your car or borrow money on it.
11. Certified copies of adoption papers of any children.

Important Papers

These papers need safest storage for a few years, so put them in the strongbox:

1. All your papers that show you owe money to someone or that pledge security. These are your copies of in-

stallment sales contracts, promissory notes, liens and chattel mortgages. Keep them for three or more years after the debt is paid off. Also papers that show someone owes you money.

2. After your real estate deed is recorded with the city or county officials, your copy becomes a duplicate of the official one. Keep it even after you've sold your property, although there is an official one. The same applies to your mortgage (or deed of trust). Be sure that, when you have sold your property or paid off the mortgage, your release from the obligation is also officially recorded.
3. Any canceled checks for tax payments, for any cost you deducted from your income tax return, for insurance premium payments, for mortgage payments, for the purchase of stocks, bonds or real estate, for the payment of any debt or for payment of anything that may be questioned later, should be kept safely for years.
4. Proof of length of residence and/or registration and poll tax receipts for voting.

Other Papers

Now to get to that other pile, which you will classify and put in labeled slots in your filing cabinet or expanding cardboard file:

1. Bank statements and canceled checks are a great time-saver. What if the bank does make a service charge—it's still cheap bookkeeping for you. Make all monthly or semimonthly payments by check, as well as all of your charitable contributions; then you have a permanent, acknowledged record of your payments. Deposit salary checks and all extra income you receive, such as rents and dividend payments, so that you have a permanent record of your income on your bank

statements. At income tax time you can quickly reconstruct your income and expenditures for the past year. All canceled checks should be kept for two years and then weeded out, according to the importance of the checks, as given previously. Bank statements can be thrown out after two or three years. You don't need to keep check stubs longer than one year. Duplicate deposit slips should be kept until you've checked your bank statement for the following month—then toss them out.

2. Receipts are what clutter the drawers. Most of them can be thrown out after a month or two, but some should be kept in the file. These are your insurance premium receipts, tax receipts, receipts or bills for any expenses you have deducted or may deduct later on an income tax return.
3. Sales slips should be saved until you're sure you won't be returning the merchandise; if you are making out a new family budget and want a record of expenses on which to base your figures; if you want to itemize the amount you have paid in sales tax for income tax deductions; or if the guarantee for the purchased item is on the sales slip.
4. Instruction books for the care and maintenance of appliances and equipment, as well as the guarantees, should be filed and kept as long as you have the appliances.
5. A personal property inventory is essential. Insurance companies furnish booklets in which to make an itemized list of possessions, room by room. Or you can make one on several sheets of paper. Keep one copy in your file and another in the strongbox. Go over it every time you sell or buy any personal property and bring your list up to date. Also itemize and list jewelry, watches, cameras, projectors and any other expensive small equipment, as well as your furs and silver.

6. House records go in this file and include: an amortization schedule for your mortgage furnished by your loan company; an itemized list of the cost and date of each fixed, lasting improvement you've made (this can save you money when you sell); maintenance records to use as a basis for estimating frequency and cost of various types of maintenance; a calendar of upkeep chores to jog your memory and keep your home running smoothly; a replacement schedule for appliances. If you employ a maid to whom you pay \$50 or more over each three-month period, you must pay social security on her wages. Ask for the correct form at your post office or social security office and keep your copy of payments safely.

Personal Papers

Another classification I've found helpful is to sort and file in a separate cardboard file keepsake papers, such as diplomas, valuable family histories and stories, the children's first drawings and paintings, achievement awards, prized letters, articles from magazines and the perfect plan for your dream house.

To be really efficient you should have a separate file—preferably a three-by-five-inch card file—for the names and addresses of all persons and business firms with whom you correspond. It is very flattering to your friends for you to remember their birthdays and the ages of their children. You can do this if you keep one card for each family, with personal data on it as well as their address. Encourage your children to do the same, for it helps them keep in touch with left-behind friends.

I can't leave Records without noting that I'm a firm believer in a daily diary—even though my husband reminds me that I don't write in ours for weeks at a time, then spend

hours trying to reconstruct the past days. But even so, they are wonderful fun for family reading later, and often help you date important personal events correctly. Think how many valuable books are based on some ancestor's day-by-day account of his or her life. It is a shame for you not to have a written record of your adventures.

Another type of personal record that is priceless is a baby book for each child. When you keep one you're not being egocentric; you are making a valuable record for the child when grown.

In addition to baby books, your family will enjoy lots and lots of pictures of the children taken every month or so, and those of friends and favorite spots, and exterior and interior views of your homes. We like colored movies and thirty-five mm. stills, which can be projected for all of us to see and discuss at once. Photography can be a very rewarding and time-filling hobby. I'm waiting for the free time after our next move to sort out and index all of our pictures!

Finding a Lawyer

When you've sold a house in one town and employed a lawyer, you can ask him to recommend a good one to you in the town you are going to. If, however, you didn't do that and now need a lawyer, you can ask the manager of the real estate or trust department of your local bank to recommend one to you. This is an excellent method for locating a reputable attorney. Another method is to look under "Lawyers" or "Attorneys" in the classified telephone directory in most cities and find the referral service listed there. Call it and explain the nature of your problem. You will be given the name of a good lawyer specializing in your type of problem. This nonprofit service is sponsored by the local bar association. The savings you make by having all legal papers drawn by a good lawyer cannot be overstressed. Don't rely on the

advice of friends, relatives or co-workers regarding legal problems. Don't even rely completely on the advice given in this book—although it has been checked for accuracy by a lawyer—because your problem may be slightly different than the ones discussed here. A good lawyer is more than worth his fee.

Property Ownership

There are other ways of owning property, but since this is a family book only two are given and discussed here.

The first and most recommended method of owning property is that called "joint tenancy with right of survivorship." If you and your husband own property together this is the most desirable way. Each of you owns equal, undivided interest in any property (car, house, boat, stocks, bonds, savings accounts etc.) and on the death of one owner the survivor automatically acquires the deceased's interest. For example, if a couple owns all property in joint tenancy with right of survivorship and the wife dies, the title to the whole property vests in (goes to) the husband. He does not have to divide her interests with her heirs. Neither is the property subject to probate court proceedings. The chief disadvantage of this type of ownership applies only to large estates and the additional taxes on them.

Check all of your ownership papers to be sure that you and your husband are joint tenants with right of survivorship. If you are not, the titles can be changed to conform with this ownership. See your lawyer about changing them.

The more frequent "tenancy in common" is not desirable in most cases (unless there is a specific reason for it), because there is no right of survivorship. When a couple owns their property as tenants in common and the husband dies, his share passes to his heirs in accordance with his will, and not wholly to his wife. The disadvantages of this type of ownership are the long time (from six months to several years)

involved in probate proceedings to clear up the title to his property; also his heirs may ultimately own unequal fractional interests instead of the surviving spouse owning it outright. In the absence of a will, an estate is distributed in accordance with intestacy laws. This is a long, complicated process and generally is most unsatisfactory, and costly.

And a further note about title of ownership: To avoid any complications in event of the death of either you or your husband, be sure that your joint checking account is in your name or your husband's name. For example, have it as Barbara C. Parker or Wm. K. Parker.

This is as far as I'm going in legal matters. Find a good lawyer and follow his advice on any of your problems.

Budgets

My attitude toward budgets has been much the same as it was toward family records. I felt a budget was a strait jacket and took all the fun and adventure out of life. Experience proved that lack of some sort of spending guide could provide real excitement—if you care to have the bank calling to tell you that your last check overdrew your account at the same moment the plumber's wife (a fine figure of a woman) bursts into your living room demanding loudly that her husband be paid today and not one moment later. That's real exciting!

By now I have read what numerous experts have to say about budgets—and I still don't like penny-pinching restrictive ones. There is much more to living than counting pennies—and I refuse to do so. It's just a matter of simple arithmetic to see that if my time is worth a dollar an hour—that's the going wage here for domestic help—I'm not saving anything by spending two hours going from store to store to save a few pennies on food. It's far more profitable for me to spend those two hours learning how to plan and cook nutritious foods for my family and cut down on costly doctor bills.

However, this is not to say that we don't have some broad guiding principles for spending, so that we wind up each year with more assets.

Our major way of saving which doesn't require any time is to live a step or two below our income. For instance, to buy homes whose purchase price is less than one year's income; to have a home with enough space for a live-in foreign maid who teaches all of us another language instead of expensive day help and baby-sitters; to have a low-priced station wagon instead of an expensive one; to live in neighborhoods with good bus service so we don't need a second car. In addition we like to pay cash for appliances; to rent former homes instead of taking losses on selling them; and to maintain a cash reserve. By using these suggestions we've found that our saving is automatic, leaving us with funds and time for things we do enjoy—such as a couple of weeks with the children on a warm beach during the winter, another week or two in a cool Colorado mountain camp in the summer, trips back to old "home towns," special vacations, concert and theater tickets, entertaining and books, with enough left over for investments. And incidentally, I certainly think it's worth anyone's time to study and learn which are the best investments to make.

I found that in the beginning I needed to write down our current monthly expenses, and I kept an account of all we spent for a few months, as well as other non-monthly expenses, to get an idea of where and how we were spending our money and to revise any expenditure that was badly out of line. Afterward, I knew in a general way what our fixed expenses were, and how much we had for investments and other things, and now I never stop to count pennies when I see a new hat I want. I didn't disregard the penny-pinching budget expert's advice without some misgivings, but was cheered on my way by the young president of a highly successful corporation who said, "The type of mind that worries about the pennies expended in a budget is rarely the type

that has the foresight and courage to wisely invest the family money." That's when I started learning about investments and forgot about budgets.

I've found the publications of *Changing Times*, the Kiplinger magazine, 1729 H Street N.W., Washington, D.C. most helpful in developing constructive long-range spending guides, and I especially like their inexpensive *Family Success Book*.

Cash Reserve

I wish I'd been smart enough to know from the beginning how profitable a cash reserve is. Having one is not only smart—it's a necessity when moving. So that you can appreciate the importance of a cash reserve, let me list the advantages one gives you:

1. Interest charges on purchase loans for household equipment and automobiles are eliminated or whittled down considerably. Often the interest on a purchase loan almost equals the original price—so you pay double for appliances bought on "easy payments."
2. You can take advantage of special sales of clothes and household supplies and save greatly.
3. You can save on insurance premiums by paying them for longer periods of time.
4. You eliminate bank service charges if your checking account is a healthy one, as it will be if you have part of your cash reserve in it.
5. You can meet unexpected expenses, such as a move, without borrowing and paying interest.
6. A cash reserve gives you freedom from any niggling financial worries.

The amount of cash reserve recommended by the budget experts varies, but a good working rule is to have enough money to pay your living expenses for six months, if your

income should suddenly cease, in safe, immediately available accounts such as in a savings account at 3 per cent to 5 per cent interest. And they say to have the equivalent of one month's income in cash in your checking account at all times. This is hard to do—I know—but it is certainly one of the smartest things you can do, especially if you are subject to sudden moves.

Insurance

You need insurance to protect you against a variety of risks. Generally it is advisable to have your automobile insurance in a separate policy. As for other types of casualty insurance, you can buy a package plan that includes a floater policy on all your personal possessions, fire and extended coverage on your house, and personal liability. By combining all of these policies in one package you can usually get a lower over-all rate, especially if bought and paid for three years, and have the advantage of dealing with only one insurance agent. If you are renting, you don't need to carry fire and extended coverage on your dwelling; that's your landlord's responsibility. Homeowners can consider carrying separate mortgage and title insurance policies.

Here I break sharply with the usual advice on insurance and say the only other policy you need is a straight life insurance policy. My reason is that insurance should be thought of as a protection—not an investment. Buying insurance policies that incorporate some form of a savings plan is one of the poorest investments you can make. For example, if you have paid premiums on a life insurance policy for a few years, you have the privilege of borrowing against it, if you pay the insurance company 4 per cent to 6 per cent on the loan. But look, whose money is it you're borrowing? Yours, of course; and you're paying a high interest rate for it. Why not have part of the money you put into premiums in a savings account, where it is making 3 per cent to 5 per cent

interest for you? It is still extremely available when you need it—and with interest added to it instead of taken from it.

I've recently read a small book called *The Grim Truth about Life Insurance* by Ralph Hendershot, who retired in 1956 after twenty-nine years as financial editor of the New York *World-Telegram and Sun* and Scripps-Howard syndicated columnist, which "tells the truth about life insurance; how the companies get so rich, keep you poor; and what you can do to get more for your insurance dollar." The best advice I can give you about life insurance is to read that book.

PART II

The Psychological
Aspects of Moving

CHAPTER VIII

Personal Adjustments

ALL OF us are motivated by the same forces of human conduct, which have been summarized as "the wish for security, the wish for response, the wish for recognition, and the wish for the new and interesting."¹ Let's see how well moving helps us to fulfill these wishes.

The Wish for Security

We have two types of security—economic and emotional. Our wish for economic security is almost certain to be fulfilled today if we are able to work for it. In fact, the reason many of us move is to have and keep economic security. Notice the constant transfer of corporation and government employees and their families. These transfers are a means to promotions and raises in most cases. Then there are others who move—teachers, professors, ministers, doctors, lawyers, insurance agents, construction workers and others—generally for the same reason: greater earnings. Since most of us have economic security, it is evident that we have learned to work and plan for it. Economic security usually doesn't just happen

¹ Quoted by Ethel Sabin Smith in *The Dynamics of Aging*, W. W. Norton Co., Inc., 1956.

—it is the result of thought, the evaluation of several situations and an assessment of our own potential earning power. The same can be said of the more important emotional security.

A healthy reserve of emotional security serves us the same way a cash reserve does; it saves us from strain and helps us capitalize on unexpected events. Emotional security isn't one thing, however. It is made up of many things, such as belief in ourselves and in our goodness and that of other people, and our willingness to give and receive love, to shed prejudices, to become more considerate and intelligent and less selfish, to face the realities of our lives undaunted and to adjust satisfactorily to our environment. All we can expect is to be stronger in some of these attributes than in others, just as we expect some of our money investments to be better than others. But the strong attributes should average out with the weak ones so that we end up with a healthy balance.

So far as I know there is no valid evidence (and I've searched for it!) to indicate that staying put in one home or town automatically develops emotional security. We find pitifully insecure people who have never moved and magnificently secure ones who move every few months. Actually, moving is an excellent method for overcoming feelings of inferiority that breed emotional insecurity. Moving takes us from possibly damaging family relationships; allows us to show our best side to new neighbors and friends (there is no need to label ourselves in a new town with our past mistakes); to develop new interests and skills. In short, it gives us a chance to be reborn. I recall a friend walking in with her fourth prize for high score in bridge and saying, "Wouldn't the girls here be surprised to know I was considered the worst bridge player in two counties back in Texas!"

Our immediate ancestors—generally those living in the period from 1890 to 1940—relied heavily on the props of physical permanence to give them a *feeling* of emotional security. These props were the same town, the same house,

the same schools, doctor, stores, neighbors and friends year after year. This permanence of surroundings and human relationships held many families together in past years, and were valued then because those people did not know or understand that emotional security is basically a personal, constructive attitude toward life rather than a collection of permanent things. We can have other and better things in our lives than physical permanence, if we are anxious to find them, are alert to the advantages other modes of life offer, and have a certain amount of fear if we don't recognize and utilize them.

Our insistence on sound, constructive human relationships is one of today's better things. This is evident in the democratic cooperation between us and our husbands, and between each of us and our children. Each of us is prized for his individuality, abilities and accomplishments. Moving can knit our families more closely together, for we have only each other to rely upon when we are confronted with new groups of neighbors and associates after we move. Each member of our families must know and practice good human relationships before he can be relied upon confidently. Today, for instance, you probably expect a companionship and understanding from your husband such as your grandmother never dreamed of expecting from grandpa. Further, your children are allowed much more freedom to develop according to their abilities than your parents most likely were. All of this is a part of emotional security; and more specifically a part of the cooperative and democratic relationships developed in large measure by us, the families who move often, because the traditional network of grandparents, parents, aunts, uncles, brothers, sisters and cousins is not permanently present in our lives.

Again, there is no valid evidence to suggest that the traditional network of family and relatives is always a beneficial blessing. Quite the contrary, in many cases. A good illustration is that of the young couples who are frequently made to

feel guilty by relatives about leaving their parents and striking out on their own both geographically and socially. There is no reason to feel guilty about leaving the nest—that's one of the laws of nature. We can't keep ourselves from growing up, from wanting to roam and explore, from desiring to test our abilities in the world or producing our own families. Such is our birthright, and any person who causes us to feel guilty about exercising it should be viewed critically. It is a well-known psychological theory that if older parents are emotionally insecure or dissatisfied with their lives, they nearly always try to dominate the lives of their grown children. Often this domination is skillfully disguised in the form of some type of financial reward for never leaving home; pretending illness or helplessness; belittling or pitying the way of life their children choose; or withholding love or approval if their adult children seek other affectionate ties.

One classic solution to the problem of dominating parents is to run away—and it has been done by more people than will ever admit it. Young people can be as realistic about their parents' emotional insecurity or immaturity, which is a mental illness, as they are about a physical illness. For example, if their parents had tuberculosis, would they feel guilty about precautions that prevented them becoming infected? No, they would not. The young people would likely regret having to isolate themselves from the diseased older parents, but they wouldn't feel guilty about it. So neither should young adults feel guilty about moving, thus protecting themselves from the unnecessary and often unhealthy demands made by emotionally insecure parents. This is not to say, however, that grown children shouldn't treat their emotionally stunted parents with all kindness and consideration short of giving up their birthright. The Family Service Association of America, 192 Lexington Avenue, New York 16, New York, will suggest answers to inquiries on how to handle the problems of older parents.

All of us want to be emotionally mature, not only for the

solid inner anchorage it gives us but for the advantages our children will gain from it. It is most important for us to learn to overcome or compensate for feelings of inferiority, which all of us have, usually the results of childhood experiences. None of us has had the absolutely perfect childhood, because it doesn't exist. By the time we are grown, most of us have compensated for our feelings of inferiority by developing and demonstrating other abilities. For instance, the girl who was the homeliest in her class learns to be the most elegant hostess in her various groups as she moves about; that hell-bent Smith kid grows up to be the prosperous inventor of electronic devices. If we don't like and live easily with ourselves, how can we expect other people to do so? So every road to emotional security turns out to be a strictly personal one, not a collection of things. If we don't have emotional security as adults, we can be helped to develop it by professional counseling. A letter to the National Association for Mental Health, 1790 Broadway, New York 19, New York, will get a reply telling us what professional counseling services are available in our towns; some of these services are practically free. Such literature as "Mental Health is 1-2-3" and "Some Things You Should Know About Emotional Illnesses" are available for the asking from this association.

While discussing emotional security we bump against the high divorce rate in the United States today, which is generally mistakenly thought to be a result of the relaxing of family ties and frequent moves. There are other factors to consider, such as the social and cultural revolution we are living through and the new demands made on marriage.

David Riesman, author of *The Lonely Crowd*, says:

Many people, both men and women, are troubled by the so-called disintegration of the family, and look longingly back to the family structure of societies at an early point on the curve of population. They usually fail to see that the current divorce rate is, in part, an index of the new demands for sociability and leisure freedom of sensitive middle-class

couples; that these demands not only begin high, in the choice of a mate, but, as Margaret Mead has observed, include the dynamic that each partner to a marriage expects the other to grow and develop at approximately the same rate as himself.

To be sure, many divorces are the result of wildcatting on the sex frontier that our leisure society has opened up for exploitation by others than aristocrats and bums, and by women as well as men. Doubtless, too, many women act as nonpecuniary pirates on that frontier, as if to punish men for the previous privatizations of women. Yet, clearly, any effort by the neotraditionalists to close the sex frontier, while it might help restore the glamour sin had in the earlier era, would be irrelevant to the problems created by the greater demands a leisure-oriented people put upon their choice in companionship, sexual and otherwise. Because women are less privatized than they have traditionally been, marriage offers more for millions of people than ever before in its long history.²

We may infer from this that the couples who separate are those with limited emotional security, for whom marriage has not answered basic emotional needs. They have trouble adjusting to marriage and often blame moving for their failure—it's a timeworn and convenient excuse. At the same time they wish for the props of physical permanence which their ancestors relied upon to support what was and is, many times, a limited or defeated way of living. Most divorced persons fail to comprehend that in order to enjoy the richer marriage relationship possible today they must develop emotional security and help to do the same for their partners. Then they don't need the old props of physical permanence but can be happily married and blithely move with the seasons, if they care to. Some couples who have stayed together through numerous moves say that moving actually helps weld marriage partners together.

One fact often overlooked in quoting divorce rates is that

² *The Lonely Crowd*, by David Riesman, pp. 331-332, Yale University Press, 1950.

there is a core of habitually marrying and divorcing persons who cause an incidence of divorce out of proportion to their number. Chronically marrying and divorcing people are justifiably labeled as emotionally immature or insecure, and certainly need professional help.

Some agencies prepared to give information and help, if asked, on marriage and family problems are: American Association of Marriage Counselors, 270 Park Avenue, New York 17, New York; American Home Economics Association, Washington, D.C.; and National Council of Family Relations, Chicago, Illinois.

Not only is the divorce rate low in emotionally stable couples, but marriage is a source of greater satisfaction and pride than it has ever been. John Sirjamaki, the author of *The American Family in the Twentieth Century*, says:

Not only is there nothing fundamentally wrong with modern marriages, but married people are, as a matter of fact, happier as a group than ever before and hold to higher standards than prevailed in any previous period.³

No, we can't believe that frequent moves are the prime reason for high divorce rates—just think how many young couples have been able to leave their in-laws far behind!

The Wish for Response

How is the wish to be noticed, wanted, accepted, approved and needed met when we move?

There is always a response to a new family from the neighbors—sometimes quite a soul-shaking one! Some just-moved families have said they felt the settled neighbors held up a clearer mirror to new neighbors than they did for their older neighbors, so that every shortcoming in the new families was highly visible. As a result the new families had the uncomfortable feeling of being on trial for shortcomings that were

³ *The American Family in the Twentieth Century*, by John Sirjamaki, p. 191, Harvard University Press, 1953.

generally overlooked or accepted in settled families. It was then difficult for the new families to be natural and unaffectedly show their best side.

This is undoubtedly true in some cases. But there is nothing wrong in having a clear mirror held up to ourselves. Indeed, it is one of the spurs to develop constructive human relationships inherent in mobile living which isn't so intense in settled living. We can learn which of our actions achieve the desired response. (And speaking of responses, there is no such thing as no response—the dead stare, the broken conversation and social isolation are responses, but not the kind we seek or appreciate.) To obtain the pleasant reactions we want, we must remember that response isn't a gift others can give or withhold. It is a reflection of the picture of ourselves that we give to other people. Doesn't the clearer mirror reflect our assets with greater emphasis also? So that there is as much gained as lost? If we think of ourselves as kindly, cheerful and neighborly, then our actions and talk will be those of kindly, cheerful and neighborly persons—and neighbors will accept us in this spirit.

It is evident that we can determine to a large extent the type of responses we receive by modifying our shortcomings and emphasizing our assets. For example, what is your response to the new family who make a trash heap of their front yard and allow their children and dog to romp through your flower beds? And isn't it within the power of that new family to make themselves more acceptable and likable?

One response we automatically get, as the new family in the neighborhood, is that of being new and interesting to the other neighbors. We can bring new views, ideas and pleasant companionship into their lives, if we go about it tactfully. One good way is to have a few hilarious stories of our adventures in other towns to tell to liven up the coffee hour. We can be any sort of characters we choose and still be liked if we are jolly about it. But in these days, we must capitalize on our newness quickly—for within weeks there is going to be

a newer family in the neighborhood, and the spotlight will be shifted to them.

Another response, almost overwhelming, that we can enjoy anywhere is that between the members of our families. Children are a built-in source of response, one way or another. It seems that three or more children per family are desirable, for they intensify and enrich the response within our families. I've never seen mobility mentioned by the experts as a reason for the sudden fashion for large families, but it seems a plausible one. Our children go with us to our new locations, as opposed to older relatives who stay put, and become all the more important to us as recipients of family stories and traditions besides being junior partners in our travels and adventures.

Not only is the parent-to-children response intensified by moving, but also the child-to-child one within the family. Correctly directed, these responses can be good ones. Our children have an opportunity to make true friends of and give pleasure to each other throughout their lives. Why? Because they have more knowledge of each other, based on shared memories and confidences, in which to root their love and affection. It is only the brothers and sisters of that charmed inner circle—the moved family—who in later years can recall with each other their childhood adventures, such as what gorgeous pumpkins they grew for Halloween jack-o'-lanterns in Denver, the variety of shells they picked up on the beach in Corpus Christi while looking for buried treasure, or the thrill of getting a driver's license and driving in Philadelphia. Further, the chuckles with which they recall their tearful reluctance to leave Minneapolis when San Francisco turned out to be such a fascinating made-to-order place for sailing; or the protests Bud made when he had to leave his one and only girl, Sally—and later found out that the little minx already had a new boy friend and was merely waiting for Bud to move before flaunting her new beau.

The response between husband and wife is intensified by

moving. Many couples who have moved often, especially in the early years of their marriage, are convinced that their moves more than doubled their appreciation of each other and did much to stabilize their marriages. They further point out that there must be two functioning parents in a family on the go. One parent can't carry the load alone, as is sometimes done, for example, by a settled father making a home for his motherless children. This a mobile father can't do, and he suffers an additional loss by relinquishing his children to relatives to care for. Nor can a working mother keep on the move and adequately care for her fatherless children. Both parents must plan and work together to reap the benefits derived from moving for themselves and their children. If there is any truth in the old saying—and I think there is—that shared memories are the stuff of which friendships are made, then often-moved husbands and wives have that abundantly and should be the best of friends, even after the children are grown and gone.

We have as much opportunity to gratify our wish for response as any family has. We may need greater understanding and knowledge of ourselves and the effects of our actions on others to obtain desired responses; we may have to have more than one child to fully exploit the enriched sharing possible in our family lives; we may have to think clearly about our goals and how we want to invest our time, effort and money; but we can have completely satisfactory responses, no matter how often we move.

The Wish for Recognition

Response and recognition are related—but different. Some types of response are automatic, but recognition is achieved association with something larger than our everyday interests. Most of us crave recognition for adult achievements from other adults, which is quite different from the companionship we have with our families and friends. Men usu-

ally achieve recognition through their work and don't seek it as eagerly in activities outside their work or homes as women do.

When we want recognition we must first have some accomplishment to demonstrate, and secondly a stage from which to make the demonstration. Both take some doing.

Let's assume that you have a special interest in one subject and have spent time, money and effort in developing it. Perhaps unexpectedly, moving gives you valuable time and opportunities to develop it. There is always a "vacation" period after the move, before the neighbors drop in unexpectedly to spend the morning over coffee, or the telephone starts jangling with invitations to this luncheon or that meeting. (Many women have come to treasure this time and use it for personal interests.) You can also decide just how much time you want to give to community work before you get involved in it—and how much time you want for your special interest. You are stimulated by seeing more than one way of handling your interest.

Those of us who are truly mobile—i.e., move every four or five years or oftener—have developed an objective view of our outside activities. We know that, although we want friends for ourselves and our families, making friends in quantity takes much time, thought and effort. In some cases we also know that we will move again, leaving those friends behind, no matter how dear they have become to us. I recall one woman who moved frequently saying that she had found that if she made two good friends in each town, that was all she could wish for, because by the time she had lived in several towns she had more good friends than she could keep up with. After six months in a new town she was apt to say, "I already know more people here than I can befriend." When viewed this way, friendship becomes qualitative rather than quantitative. We also know that the time devoted to a special interest is something we can take with us in added knowledge and skill, which can open up new roads to easy



Hobbies can fill in your vacation time after a move.

and satisfying friendships wherever we move. For these reasons we have extra time and incentive to develop some personal skill or talent. Our next problem is to find a stage for demonstrating our skills in each town we live in.

One of the easiest stages to find in any locality is that of community activities, because there is always a need for more workers in these fields. Any ability we may have, from expert typing to public speaking, from great organizing skill to flashy poster work, is welcomed here. We also have gifts of economic freedom and unselfish idealism to bring to these activities. To elaborate a bit on this: We have the knowledge of a variety of solutions to the problems common to all communities. We have economic freedom in battling well-established selfish interests, because most of our pay checks come from corporations or government offices far removed from the local scene and don't reflect the highs and lows of our battles. To a large extent settled persons such as local merchants, bankers, newspaper editors, doctors, lawyers and salesmen do not have this economic freedom, because their incomes are based largely on the trade and good will of their more prominent fellow citizens. We are freed from wanting to achieve personal gain or advantage from a local situation, for we know we can't stay to profit from it. We can, if we choose to use our advantages, be a mighty force in the governments of our towns, states and country. To be such a force in one of the most powerful nations in the mid-twentieth century carries quite a lot of worthy recognition with it—don't you think?

As our skills become more personal and creative we have to hunt harder for recognition; the stage isn't always ready made for us, as it is in community work. This is true of any creative work, and is part of the price any person pays for doing personal work that is more interesting and stimulating to her than other types. For instance, there is a wife who is an artist in ceramics. (It could be painting, photography, dress or interior designing, weaving, choral singing, dancing

or any other craft or art.) One of her reasons for making ceramics is the private and intense pleasure she derives from designing and completing original pieces. She also has a normal and healthy desire for recognition for her skill. This she had when she displayed her works in a local store, and would have had continuing recognition there if her husband hadn't been transferred. In her new town she must start all over in her search for a stage. Many talented women have solved this problem by calling the local Chamber of Commerce and finding out if there is a club organized about their special interests in their new towns. Once they have found such a club and attended meetings, they are on the road to achieving the recognition that their skills deserve.

Moving does not affect the recognition we can earn for other types of creative work—in fact it helps us by giving us additional “vacation” time and new stimulus. For example, women who write or do scholarly research or illustrative or cartoon work can receive the recognition their work deserves as long as they have a mailing address, for they are not dependent on local stages.

Recognition is six of one and half a dozen of the other for us. On one hand, it is harder for us than it is for settled persons to gain recognition if we haven't some special personal skill or talent to offer. For instance, you cannot rely on your mother's years-long friendship with the president of a club to land you on the committee of your choice. It is the woman who has had recognition given her by family associations and who didn't earn them through personal development who suffers most when she moves. If her desire for recognition is strong enough (and her suffering acute enough) she will develop skills that will gain her recognition anywhere. Witness: An Alabama girl married a young engineer and moved to Portland, Oregon. She missed her old home and its heirloom furniture terribly, and couldn't begin to duplicate it in her new home. So she became an expert on period furniture through study and many trips to museums

and fine furniture stores. Her specialized knowledge has gained her recognition and friends in three towns she has lived in since leaving Portland. Admittedly, we must seek recognition more consciously than many settled persons do, and develop personal skills or talents to demonstrate in order to have worth-while recognition in our new towns.

On the other hand, moving gives us advantages in seeking recognition. We have seen and worked on a variety of solutions to problems common to all American communities. We have the perspective gained from temporary alliances, and the idealism and objectivity given by economic freedom. Another interesting advantage is that of switching fields without fear of recriminations from former associates—because a move terminates all our former obligations. Our personal talents gain from our having time to think about and develop them, as well as from the stimulus of new and different scenes and friends.

The Wish for the New and Interesting

We certainly don't have to wait long for this wish to be fulfilled in a physical sense; the move is doing it for us. Stimulating as our new surroundings are, the possibility of new and interesting personal developments and human relationships is more so. Here is what two much-moved men say about this:

"There's a real sense of stimulation from living in new places and having to make new friends," observes Jim Fisher. "Why, I doubt if we could take an automobile trip in any direction without stopping to visit dozens of friends along the way."

Adds Oilman Prentice, "It gets so you see yourself and your community quite differently. You don't just slip passively into a way of life; you've got to make your own way and choose your own friends. It keeps you feeling young."⁴

⁴ "On the Move," *Wall Street Journal*, September 21, 1956.

There is much to be tried and learned in the field of changing human relationships, and we are among the leaders in this field. We have helped develop the new complementary roles of husband and wife and the more democratic co-operation with and between our children. But before these new roles can be fully and happily realized, each of us needs to know herself and to develop some measure of psychological maturity. Moving provides, in fact enforces, a degree of psychological maturity. Any time we work, plan and vote for better schools and governments and then move on, leaving behind us gifts for the next families to enjoy, we are demonstrating psychological maturity.

Homemakers who move often are uniquely situated to help develop and improve the field of human relationships. First, we can promote psychological maturity in ourselves, and if necessary help our husbands to do the same. Second, we have our families to cherish, nourish, train and assist to psychological maturity as the scenes shift. Later, our personal and family experiences can be enlarged and applied to other group relationships. Perhaps, without realizing it, we have already made a great contribution to practical child and family psychology because we are the leaders into the world of tomorrow, in which the experts say mobility will be more general than it is today.

Dr. William C. Menninger and Munro Leaf have said:

. . . that psychological maturity was an ideal state and that few reach it. On the other hand it would be a serious error not to indicate that many, if not most, people can approach it. No matter what the psychological injuries of infancy or childhood may have been, they rarely if ever are insurmountable barriers to reaching a state of near-maturity. As we become less selfish, less prejudiced, or more considerate, more intelligent, etc.,—we become more mature. The only hope for the future is that more persons will approach close to maturity, and that the next generation has a much higher average level of maturity than we, the present generation.⁵

⁵ *You and Psychiatry*, Dr. William C. Menninger and Munro Leaf, p. 67, Charles Scribner's Sons, 1950.

Thus the real challenge of the future is not in returning to a way of life our immediate ancestors had—supported in many cases by the props of physical permanence—but to find and develop methods of achieving psychological maturity. This last is so new, interesting and important that it deserves our best efforts.

Of the four basic wishes common to all of us, three—the wishes for emotional security, response and recognition—require some special effort on our part to fulfill satisfactorily. The fourth wish, that for the new and interesting, is in one sense automatically fulfilled for us. In another and better sense, we must also make an effort to fulfill it.

CHAPTER IX

Junior Partners Today, World Citizens Tomorrow

THERE is much talk about what moving does *to* children and very little about what moving does *for* children. In this chapter we will rely heavily on what parents of much-moved children have discovered moving does for children, and will have as our motto in handling our children the words of a great philosopher: "To be inspired by love and guided by knowledge."

To begin with, what lasting good can come from sheltering children today and holding up as the ideal a picture of a never-changing world? Such a world has never really existed, and even the illusion of one is practically impossible to maintain—for any family. Just growing up contains many changes and a variety of roles. None of us believes that any of these phases should be eliminated from a person's life, for the combination of all of them is necessary to achieve complete adulthood. Just as we can't keep our children infants, neither can we provide them with a completely known and stable world. But we can help them mature so that they can cope with their world, face its realities and still enjoy life.

If we are convinced of these advantages, then many of our misgivings about moving children will dissolve into thin

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Moving brings new experiences to everyone.

SWORDS

air. If our children are considerably moved when young, they are given an excellent preparation for adult life in tomorrow's world, for they will have a more intelligent and less prejudiced understanding of other people. Children of other nations grow to adulthood constantly meeting far sterner realities than any American children face. Yet the hope of a united—or even peaceful—world in the coming years depends on our children's being able to understand and deal successfully with these graduates from grimdest reality.

For instance, in future years, can any American, who has never known hunger in his life, understand the determination of a Hungarian statesman to prevent starvation in his country at any cost to world unity, when as a child he had to find his food in garbage cans, or watch beloved relatives die of starvation?

Adversity sharpens wits, and the underprivileged children of the world who survived the ordeals of their childhood will have all their keenly sharpened wits about them. Struggling both with and against them to preserve our civilization will be our shielded children, with wits unsharpened by adversity and unfitted by their life experiences to tolerate or understand these survivors. This is a chilling situation to contemplate; yet we know it is part of tomorrow's world, and this knowledge forces us to endorse any mode of living that can even partially prepare our children for sympathetically understanding and matching wits with people of other countries. The greatest expression our parental love can have is to provide opportunities and training for our children to develop their best and highest abilities.

Let's take a long look at the advantages wise parents say moving offers American children against the background of tomorrow's world. It can provide excellent training for the future by teaching our children when young how to face reality and handle grief, frustrations and conflicts without personality damage. (Children learn this from the constant example we set—and we, incidentally, are required to learn,

adjust and mature all our lives.) Our children can gain a worth-while estimate of their own importance and individuality from being our trusted and relied-upon confidants and partners. The relationships within families—and several children per family is desirable—and with other people can be enriched. Moving provides our children with the chance to know from firsthand observations about many regions of our country, their geography, various customs and people. This is a real help in overcoming regional prejudices. What better training can they have for future dealings with peoples of other countries? Our children are usually interested in acquiring knowledge of any sort, as teachers have testified, for the variety of their lives makes them realize they may soon have use for it. They are confronted with unknown situations, must think their way through to a satisfactory solution and sharpen their wits in the process. They learn to know and depend upon the motivations fundamental to all peoples, become shrewd judges of people and eventually match wits with them. The world stage on which our children will perform is not rigged to favor them, so we must help them to overcome the deficiencies inherent in our present American culture, that they may perform satisfactorily. This is not pleasant to think about—but then neither was the training parents a hundred years ago, living in sod huts and surrounded by many dangers, had to give their children to survive. This analogy can be lengthened to include the fact that not only did most of those pioneer children survive, but they lived to bring the blessings their fortitude made possible to the thousands who came after them. Americans are in the same position today, with the Sputniks of a ruthless foe replacing the dangers of wild animals for the pioneers. Our children are truly hostages to the future—and we must do everything we possibly can to prepare them for that future, including liberating them from nostalgic dreams of a past way of life, and a dependence on permanent physical things to make them feel secure.

If this sounds difficult, then just consider how moving helps your children in these everyday ways. When we choose to move—and most of us do have a choice—we can appear to our children as superior persons worth imitating—adventurous and stimulating, undaunted by the unknown, confidently demonstrating our understanding of other people and our knowledge to see us through any difficulties, just as the pioneers did. Moving gives us and our children the chance to see at first hand the basic goodness or helpfulness of strangers; how our own good will opens many new doors for us; the unfamiliar ways in which we can utilize our knowledge to make our lives exciting. For instance, who would think that a knowledge of how to make a wood fire in a stove and cook meals on it is exciting? Yet I recall how vastly impressed our children were with such a performance when once we lived in an isolated mountain cabin. Bringing in the wood and helping start the fire was a cherished ritual with them, and we appeared in a most favorable light for knowing how to cope with such an unknown (to them) stove, and inspired them to do likewise.

If we observe carefully we will notice our children developing maturity in new surroundings. They learn to capitalize on their newness and unknown potential to gain the most desirable (to them) friends and attention. This may cause some of the more successful children to appear as schemers—which to a certain extent everyone is, and a valuable trait it is in a world of conflict! But it also makes them self-reliant enough to know where they want to spend their time and energies for greatest benefit to themselves—a thing that many adults have never learned. Our children quickly learn to sort out their new playmates and neighbors and concentrate on the ones who seem most worth while to them. Often-moved children have the advantage of not having to live long with their mistakes. If they misjudged a situation in one town, they can profit from that error in the next town. They learn how to become acquainted with new peo-

ple and towns easily. Children enjoy the same "vacation" time after a move that we do—and have the same time, incentive and stimulation to develop personal interests or talents.

Let's sum up the advantages moving offers children:

1. Provides opportunities for knowing about, and maturing to cope successfully with, reality and adult life situations.
2. Gives them a sense of personal worth and individuality by making them treasured junior partners in the family.
3. Makes a family of several brothers and sisters desirable.
4. Enables them to overcome provincial prejudices and enjoy the unique features of a new locality.
5. Teaches them to evaluate other people, adults as well as children, and places a high value on friendships, for they must be earned.
6. Releases them from false props for a sense of security.
7. Provides them with adventurous, open-minded parents, whom they naturally imitate.
8. Teaches them early to correctly evaluate their own potentials and limitations.
9. Encourages them to use their time and talents to greatest advantage.
10. Teaches them to appreciate knowledge.
11. Places a premium on making correct decisions.
12. Provides a built-in opportunity to profit from mistakes.

This is not to paint an overly rosy picture of moving—there are disadvantages, such as complicating already difficult adjustments, especially those of teen-agers; or a lack of appreciation—in some cases an unawareness—of the especially gratifying relationships possible between children and their relatives.

How to Obtain These Advantages for Children

The secret of obtaining these advantages of moving for children lies in our attitude and values. Parents who have moved their children successfully testify that it requires much patience, intelligence, maturity, loving care and attention. They also say that moving parents have more responsibilities to each of their children than do settled families with their traditional network of family and neighborhood relationships. When we are convinced of the advantages moving gives our children, we can devote our time and energies to helping develop a strong sense of security in them—with out which they cannot profit from moving.

This "sense of security," so much talked about, so little understood, basically involves a belief in the goodness of people and in the safeness and sureness of the world. With this kind of solid "inner anchorage" the individual is free to be himself, comfortable in his surroundings, able to accept easily the new and strange as it comes.¹

One approach to building security is to tell each of our children, frequently and spontaneously, that he or she is just what we hoped to have, and we're so happy and proud to have him or her in our family. We can demonstrate our words with an unexpected or unearned loving attention. A father's arm about his growing son's shoulder demonstrates more than a hundred words that he is proud of him. A mother's willingness to drop everything to give a big bear hug to a child is equally effective. The talking over of our and our children's hopes, plans and ambitions helps create a sense of security. Shared jokes and silly games are priceless. Notice and awards for achievements are a great help. We can openly confess our fears and doubts to our children, if in talking about them some workable solution is suggested. The

¹ "The Trustful and the Disenchanted," Dr. Zelda Klapper, *The New York Times Magazine*, August 12, 1956.

suggestions given earlier to move children's treasured possessions and to allow them to share all phases of moving also develop emotional security.

Odd as it may seem, discipline plays a large part in creating a strong sense of security. If our children are to know, beyond any doubt, that we care deeply for them and are concerned for their welfare, it is essential that we demonstrate this by reasonable, enforced rules to guard and help them. When our children are trained in and understand the reason for considerate, likable manners, they find strangers friendly and a welcome from the wide world. If we *say* we cherish our children but don't do anything to demonstrate it, such as helping them to be considerate and appreciative of others, they can easily become distrustful and suspicious of us and in turn doubt the goodness of others.

Children realize at an early age that they need help to learn to live peacefully with others; some of their destructive impulses are so strong as to frighten them. If children can't rely on us to help guide and educate these basic, natural, and actually beneficial impulses, they unconsciously feel that we have let them down. Children are reassured of our concern for and interest in them when we define for them limits of acceptable behavior, according to their ages and abilities. They are grateful for our aid in helping them to make friends easily and to be liked by a great range of persons, which reinforces their sense of security.

Each of us parents must decide how we can best train and help our children. There seem to be as many ideas and theories on discipline as there are child experts and families. One helpful pamphlet is "The Why and How of Discipline," available for 40 cents from the Child Study Association of America, 132 East Seventy-fourth Street, New York 21, New York. This association also has specialized literature for a variety of problems and can suggest other sources of help, if asked.

Schools

Changing schools in the United States is not an intricate process, for by and large, schools all over the country conform to similar standards. But schools do vary, and if we possibly can, we should visit the school our children will attend before enrolling them in it. In fact, it is so important that our children have the best schooling available that we may want to delay our final selection of a new home until we've had a chance to visit several schools, and then select the best one and settle near it. Schools in old, well-established neighborhoods are not as likely to be overcrowded as those in new suburbs. After selecting a school we should accompany our children to enroll, meet the principal and their teachers, give any additional information about our children that will help the teachers, and also present their credentials. These may include test scores and records of extracurricular activities, as well as report cards and birth certificates. At the same time inquire about any special provisions made for helping our children to get acquainted quickly, such as having a "Big Brother" or "Big Sister" assigned to help them, or special time with their teachers. Both we and our children should know from the start of any special regulations the school may have to insure the safety and well-being of our children, and comply with them. This is a good time to find out about the local PTA too, and join it immediately. Educators advise us to make the period between our children's leaving one school and enrolling in another as short as possible.

Young children who are normally secure in their family relationships appear to change schools easily. I had to be convinced of this, so I've talked with a number of adults who were moved often as children during the past ten to thirty years, before moving was as commonplace as now. All of them, in recalling their childhood and schooling, felt they

had been fortunate in being forced to move around, and couldn't recall any serious drawbacks to changing schools. Even though they all admitted to spells of loneliness when they were the "new kid," they had found later in life that moving had taught them how to get acquainted quickly.

They thought it the best policy for a new child to be unobtrusive for the first week or so. This gave him time to get the feel of his class. Later, he could make overtures gradually, until finally he made friends. From then on it was easy, and he could utilize his newness to bring something new and interesting into the lives of the other students. These veterans of childhood moving pointed out that, since so many families move today, being the new kid wasn't what it had been in their youth. In these times there is probably a new kid in each class every week or two. However, all of them mentioned that changing schools for teen-agers was a bit more complicated. They believed teen-agers should be allowed to finish out their school year, even if in some instances this meant boarding after the family moved on. One woman whose parents had done that, and left her, at her request, with an aunt to finish out a high school year, reported that she certainly developed a deep appreciation of her own family after living with another family for a few months! The best solution, according to my informants, was for Dad to go on to his new position and Mother and the children to stay in the old town until the end of the school year.

But, if it is impossible to avoid a move during a school year, we can compliment our teen-agers by letting them know we expect adult tolerance and acceptance from them for an unavoidable situation. We don't need to be apologetic about giving them a chance to demonstrate their adult status!

I think all of us can overcome most of our misgivings about moving our high-school-age children by referring to a survey made of 43 secondary schools from Maine to California and from Texas to Wisconsin. In 16 of these schools, 163 pupils who had entered after the school year had started

were asked similar questions. Results? Only 1 pupil in 12 had serious difficulties in making the required adjustments. Of the remainder, one-third found the change somewhat difficult, another third considered the change only a minor problem and a final third considered it no problem and were glad they had made the change. Half of the pupils completed their adjustment in two weeks or less, and three-fourths did so within a month. Less than 10 per cent felt that they had not solved all of the adjustment problems.

Did they make lower marks in the new schools? Two-thirds reported their marks the same or higher, and one-third found their marks lower.

What were the most difficult problems these pupils had to solve in changing schools? In order of difficulty, they were these: leaving old friends and making new ones; getting used to new school regulations and procedures; adjusting to new types of teaching and different methods; learning the ways of a larger school; getting used to a new building and new teachers; making adjustments for differences in curriculum requirements; and getting their records from their former schools.

We should urge our teen-agers to benefit from the "vacation" after the move in much the same manner as we do. The empty evenings and unspoken-for week ends can be devoted to their own personal interests or study of extra subjects that will better equip them for tomorrow's world. We don't have to think long, in these days of Sputniks and missiles, to know what our leaders believe it important for our youngsters to study—or the tremendous rewards extra knowledge will bring.

The safeness and sureness of the world can be demonstrated to our teen-agers by studying the physical sciences. Water runs downhill all over the world; the sun rises in the east and sets in the west; the stars and planets revolve serenely; some variety of plants grows any place humans live; and the geologic succession of strata is similar in origin any-

where—regardless of a new home, a parting from friends, a social snub or a failing grade.

This procedure not only adds to their sense of security and training as responsible adventurous adults, but also relieves us of being tempted to “make up” for their move by giving them extra allowances or granting them adult privileges.

If we are subject to a series of moves during the high school years of our children and have good reasons for believing that these moves will be damaging, we can consider sending them to a good boarding school. It is one possibility we shouldn't overlook, although it is not the customary practice in this country.

CHAPTER X

He's Out of Town

IN SPITE of best-laid plans, there are times—often the most inconvenient times, such as just after a move or even during one—when our husbands are out of town on business. This really puts us on our mettle, to prove how self-reliant we are. Strenuous as moving by ourselves may be, it at least has the advantage of making us feel essential—kin to the pioneer women who drove their covered wagons—and with visible achievement to show for our efforts. It is the other times when we are settled and our husbands are out of town that we want to discuss.

Practically all businessmen today are out of town several times a year, on anything from an overnight trip to one of several weeks. Before we start resenting these absences, let's look at our situation.

For Wives

We knew before we married, didn't we, that our husbands would be traveling on business—and this didn't keep us from marrying them for better or worse. In some cases a traveling husband may have seemed more attractive than a stay-at-home one, depending on our own childhood environment and the relationship between our father and mother. Yet

some of us deliberately marry traveling men and then bewail our fates. For such actions there is a psychological explanation, called an "unresolved conflict" in our personalities. In a general way, this means that we have several emotional needs that are in conflict with each other. There's nothing unusual about this, and teen-agers are a classic example of unresolved conflicts—it's a part of growing up. We've noticed how teen-agers need freedom to try out their own abilities and make their own mistakes—yet it is essential to their constructive growth that they be able to return instantly to stable personal relationships, no matter how energetically they have tried to alter these relationships! The same thing that causes teen-agers to seek stability motivates us during our husband's absences: namely, unsureness of our own abilities. Any of us who are still unsure of ourselves after marriage can look forward to a period of personality growth, which varies between the times our husbands are at home and then away. We usually have more time with our husbands than away from them, so we have the stability that promotes our personality growth with them, and then time alone to try out our growth. Thus we can come pretty close to eating our cake and having it too!

We don't have to complain about their business trips. If it's necessary, it's necessary, and that's all! Some wives who at first resented being alone have come to capitalize on it, and put aside special projects to do then. One of the best uses of such spare time is to catch up on all of our feminine entertaining. It's a pleasure to have friends in for lunch if we don't have to prepare a full dinner that evening. An afternoon bridge party goes twice as smoothly if we have no other household demands on our time. It's also an ideal time to do thorough housecleaning and some redecorating. Any solitary activity, such as sewing, sorting out family records, letter-writing, indexing photographs, catching up in the daily diary, making scrapbooks, or finally getting all of those recipes on file cards, can be saved to do then. I've never been able to bring myself to take cod-liver oil in lieu of dinner,

as one childless woman said she did when her husband was away—but, before our children came, I could be quite satisfied with something from the refrigerator if I was in the middle of a pet project. Chores don't necessarily give us the attractive glow that a special interest does, though—so if we want to be interesting to our husbands, we can use our “free” days, comparable to the “vacation” days after the move, to develop these talents. Time spent on worthwhile interests also has the double advantage of making us more attractive not only to our husbands but also to others, and—well, we've yet to know a husband who was eager to spend time away from his charming, sought-after wife!

When our “free” days are devoted to our own special interests, we are not so tempted to try to manage our husbands' affairs or to talk shop with the girls and compare notes on promotions and vacations, because such activities take precious time that we'd rather spend achieving personal recognition.

Some of the most bitter complainers about business trips are the wives who have not achieved a measure of personal recognition and choose to play the second-rate role of being the “power behind the throne.” When their husbands are gone they lose direct contact with the business world. These women are not content to be wives or to be identified with other women and their activities. There are a number of reasons that can contribute to their decision to play this role. They may have a deep sense of inferiority or inadequacy in their own areas, and compensate by concentrating on their husbands' business affairs. Many women so resent being women that they believe any womanly activity is inferior to that of men, and usually refuse to participate in womanly activities by implying that such are beneath their abilities. Some wives mistakenly believe that business affairs are more dramatic and exciting than they allow those of their homes and families to be to them, and want a ringside seat at business performances. All in all, choosing to be the power behind the throne is a vote of no confidence in their own abil-

ity. In some cases such downgrading of personal abilities is so intensified as to be almost unbearable when their husbands are away on long trips.

The above role is quite different from that of being a helpmate to our husbands. In the latter role we are vitally interested in our husbands but not so concerned with their jobs. We do all we can to help them turn in their best performances—but first, last and always it is their show. We stand in the wings and applaud—not direct. If we crave applause, we can earn it for our own performances in other activities.

So a keenly pursued personal interest is not only conducive to emotional maturity and individual recognition, but also keeps us busy while our husbands are away and prevents our meddling in their business.

For Mothers

Then what about the children during Daddy's absences? They complicate the picture—and enrich it. Children are as aware of Daddy's trips as we are, and unless thoughtfully handled can be made to feel somewhat rejected. One wise mother met this by telling her children the reason Dad was away so often was that he was so smart that he had to go to other towns to tell other men how to do their jobs—which was something of a simplification, but was worth saying. Their children came to have a great respect for Dad, shared some of his reflected glory, and wanted to learn lots of things so that when they grew up they'd be as smart as Dad. Because he was held in such high esteem by his children, Dad never made unnecessary business trips, and invited the family to go along with him whenever possible.

Most husbands and fathers are understandably baffled when they know that they are expected to provide for their families to the best of their abilities, yet are criticized for business absences which often lead to promotions and raises. One father, who knew that his wife wanted him to

advance in his work, which required a lot of traveling, couldn't understand what her objections to his trips were all about. He pointed out with complete masculine logic that he was always in closer touch with his family via telephone and airplane than were his father and grandfather when they traveled. Weren't his wife and children surrounded by willing neighbors, with the police, a doctor and a hospital only minutes away? As he warmed to his subject, he told her that in the early days of this century children saw less of their non-traveling fathers than today's children do of their traveling fathers. He explained that in past decades Father went to work, generally, at six or seven in the morning and didn't get home until seven or later in the evening and had no Saturdays and few Sundays and holidays off. In spite of his many trips he spent more time with his children than his father had with him. She appreciated his logic—but not his still-frequent absences. She finally became so interested in church work that she gave all her "free" days to it and was acknowledged a leader in it.

She made a suggestion that has long been advocated by wives of salaried employees. Using completely feminine logic, she pointed out that he was hired and paid to work for a corporation forty hours a week, Mondays through Fridays. He was not paid overtime for his week ends away from home on business. She didn't mind the loss of income so much as the loss of his company on week ends, so suggested that it was perfectly reasonable to expect the corporation to allow him to add all Saturdays and Sundays he spent away on business to his vacation time. It does seem a perfectly reasonable request, but so far as I know it isn't an established policy with any corporation.

Some women, mostly older ones who have successfully raised their own children and who have observed young families, have had long thoughts about them. In relating their opinions we'll roll these women into one composite woman and call her Mary. One reason, obvious to Mary anyway, that some fathers take so many business trips and stay

away over week ends when they could be home is because of deep conflicts with their wives over their undisciplined and impossible-to-enjoy children. She didn't say the present arrangement of mothers raising children practically single-handed was fair or ideal—she just said it was a fact, and smart mothers learned to live with it, as they have for untold centuries. It is easy for Mary to see why many a younger mother feels neglected when she is left alone for days to cope with several small children, even if she had accepted her husband's absences in good spirit before the children came. But now the mother is tired and unsure of herself, and by choosing to marry a traveling man and then moving, she has cut herself off from traditional confidantes and help—her mother, aunts or sisters. In order to impress on her husband the enormous responsibility he is leaving for her, the mother may shirk doing the best job she can with their children so as to make his constant presence seem imperative, and may complain bitterly about his trips in the hope he will reduce or eliminate them.

Mary says this is not the way it usually works out. Among the families she has observed the children become so undisciplined, partially as a result of the conflict between their parents and also for lack of constructive companionship and guidance from either parent, that their fathers give up in disgust and take more trips. The mothers become more resentful of their absences and subconsciously blame the children for driving their dads away. The mothers, to prove to themselves and their husbands what a chore the children are, almost encourage the children in tyrannical behavior, and as a consequence the children can be rejected without causing deep guilt feelings in the mothers. Many mothers then leave their confused, hostile children with harassed baby-sitters while they go out to try to find some way of overcoming their feelings of basic failure.

Mary sees no way of preventing this apparently dangerous situation—in reality a fertile breeding ground for all sorts of neuroses and problems—unless the mothers are determined



SWORDS

While Dad's away—play!

to do such a good, constructive job of raising their children that any possible conflicts with the fathers are removed, and they regret any time they must spend away from their children. Fatherhood is an acquired trait, Mary points out. It isn't instinctive, as motherhood is with women. Men must learn to like being fathers and to take pride in their children. When the cards are stacked against men wanting to acquire this trait, as they are when the mothers sidestep their basic responsibility of training their children and make too great demands on Dad's time and attention, the fathers often revert to the traditional masculine solution—flight. Business trips are a respectable form of flight.

Mary believes that it is up to the mothers to be real mothers for their children, and in addition to make fatherhood so attractive for their husbands that they would enjoy being with their children. What dad is going to neglect taking his children for outings and basking in the compliments paid his likable, well-mannered offspring? Or planning special activities with them?

She further points out that this is nothing new; mothers have always had the greater responsibility of raising their children, and actually today's fathers spend more time with their children than those of any other generation, in spite of business trips.

Since I was unsure of Mary's opinions—although they seemed plausible to me—I've had them checked by experts in human relations and personalities, and have been assured that there is a great deal of truth in them.

So how do we handle our children while Dad is away? We can spend more than average time with them to compensate for his absence, and take them on special excursions. Some mothers plan to take the children out for sight-seeing, a movie, a long bus ride on an unfamiliar line, or to call on other children and then top off the afternoon with an early dinner at a favorite restaurant. This is a good program for mother too—it breaks the usual dinnertime routine at home, so that Dad's absence isn't so noticeable. When mother and

the children are alone it's a fine time to encourage the children to do some entertaining too. They can invite a friend or friends over for the afternoon and then have a simple dinner. Older children can plan and prepare the meals for guests. The week ends don't have to be dreary when Dad is away. We can take the children for drives and picnics—and thoroughly enjoy the outings ourselves if we invite another temporarily fatherless family to go with us. There is also extra time to help the children with their pet projects.

When I've known ahead that my husband would be gone for a week or more, I've taken our children on trips to see relatives or to vacation spots. I reason that he is seeing new and interesting things and we might as well be doing the same, so all of us have adventures to share when we return home. When he is gone and we stay at home, I splurge a bit on meals because I know he is having some of the best meals available—and then we will all go back to regular fare when he returns. I don't enjoy being a martyr (nor does my husband, like most men, care to be the cause of martyrdom) and scrimping while he is gone in order to load the table with delicacies when he returns—overweight more than likely!

The key to this whole business of coping with our husband's absences is to become so absorbed in some outside interest when he is gone that the time flies. We mothers can have our time doubly filled with both our own interests and those of our children, so our wish for response is more than fulfilled. This is the time when we know beyond any doubt that we are needed, wanted and essential. By our example, we can teach our children how to get unscathed through difficult times that lie ahead of them, by relying on their own growing abilities.

The essence of good living is to change the situations that annoy us when we can—and to accept constructively those we can't change. Moving and husbands' absences offer us many such situations from which all of us can profit and have more fun than a seven-year-old with a bag of different and delicious candies.

APPENDIX I

Sources of Free Tourist Information

(including maps and booklets describing recreation and sightseeing)

ALABAMA—Bureau of Publicity and Information, State Capitol, Montgomery 5.

ARIZONA—Department of Travel and Information, State Highway Department, Phoenix.

ARKANSAS—Publicity Commission, State Capitol Bldg., Little Rock.

CALIFORNIA—No central state-supported office, but regional information is available from these organizations:

San Diego Convention and Tourist Bureau, 924 Second Ave., San Diego 1.

All-Year Club of Southern California, 629 South Hill St., Los Angeles 14.

Mission Trails Association, 6912 Hollywood Blvd., Los Angeles 28.

State Chamber of Commerce, 350 Bush St., San Francisco.

Redwood Empire Association, 85 Post St., San Francisco.

Shasta-Cascade Wonderland Association, P.O. Box 151, Redding.

COLORADO—Advertising and Publicity Committee, Capitol Bldg., Denver 2.

CONNECTICUT—Development Commission, State Office Bldg., Hartford.

DELAWARE—State Development Department, Legislative Hall, Dover.

FLORIDA—Development Commission, Caldwell Bldg., Tallahassee.

GEORGIA—Department of Commerce, State Capitol, Atlanta.

IDAHO—Department of Commerce and Development, State House, Boise.

ILLINOIS—Division of Department Reports, State Capitol, Springfield.

INDIANA—Department of Commerce and Public Relations, 333 State House, Indianapolis 4.

- IOWA—State Development Commission, 200 Jewett Bldg., Des Moines 9.
- KANSAS—Industrial Development Commission, 1025 Kansas Ave., Topeka.
- KENTUCKY—Division of Publicity, Department of Conservation, Capitol Annex Bldg., Frankfort.
- LOUISIANA—Tourist Bureau, Department of Commerce and Industry, P.O. Box 4185, Baton Rouge 4.
- MAINE—Publicity Bureau, Gateway Circle, Portland 4.
- MARYLAND—State Department of Information, P.O. Box 706, Annapolis.
- MASSACHUSETTS—Department of Commerce, 334 Boylston St., Boston 16.
- MICHIGAN—Tourist Council, Stevens T. Mason Bldg., Lansing 4.
- MINNESOTA—Division of Publicity, State Capitol, St. Paul 1.
- MISSISSIPPI—Agricultural and Industrial Board, State Office Bldg., Jackson 5.
- MISSOURI—Division of Resources & Development, Jefferson Bldg., Jackson 5.
- MONTANA—Travel and Advertising Department, State Highway Commission, Helena.
- NEBRASKA—Division of Nebraska Resources, Box 138, State House, Lincoln.
- NEW HAMPSHIRE—State Planning & Development Commission, State House Annex, Concord.
- NEW JERSEY—Department of Economic Planning & Development Commission, 520 East State House, Trenton 7.
- NEW MEXICO—State Tourist Bureau, State Capitol, Santa Fe.
- NEW YORK—Travel Bureau, State Department of Commerce, 112 State St., Albany 7.
- NORTH CAROLINA—Department of Conservation and Development, Raleigh.
- NORTH DAKOTA—Greater North Dakota Association, 311 Broadway, Fargo.
- OHIO—Development & Publicity Commission, Wyandotte Bldg., Columbus, 15.
- OKLAHOMA—Planning & Resources Board, State Capitol, Oklahoma City 5.
- OREGON—Travel Information Division, State Highway Department, Salem.
- PENNSYLVANIA—Tourist and Vacation Travel Development Bureau, Department of Commerce, Harrisburg 2.

- RHODE ISLAND**—Information Division, Rhode Island Development Council, State House, Providence 3.
- SOUTH CAROLINA**—State Development Board, Box 927, Columbia.
- SOUTH DAKOTA**—Publicity Department, State Highway Commission, Pierre.
- TENNESSEE**—Division of State Information, Department of Conservation, Cordell Hull Bldg., Nashville 3.
- TEXAS**—Information & Statistics Division, Texas Highway Department, Austin 14.
- UTAH**—Road & Tourist Information, State Road Commission, State Capitol Bldg., Salt Lake City.
- VERMONT**—Publicity Director, Vermont Development Commission, Montpelier.
- VIRGINIA**—Division of Public Relations and Advertising, Department of Conservation and Development, 915 Capitol St., Richmond.
- WASHINGTON**—State Advertising Commission, Transportation Bldg., Olympia.
- WEST VIRGINIA**—Industrial and Publicity Commission, State Capitol, Charleston 5.
- WISCONSIN**—Conservation Department, Recreational Publicity Division, State Office Bldg., Madison 1.
- WYOMING**—Travel Commission, Capitol Bldg., Cheyenne.
- DISTRICT OF COLUMBIA**—Greater National Capitol Committee, Washington Board of Trade, 1616 K St. N.W., Washington 4, D.C.
- Others you might want to write are:
- NEW ENGLAND COUNCIL**, Statler Bldg., Boston 16, Mass.
- NEW YORK CITY**—Convention and Visitors Bureau, 90 East Forty-second St., New York 17, N.Y.
- OZARK PLAYGROUND ASSOCIATION**—Joplin, Mo.

APPENDIX II

Some Factors Preventing Adults From Voting¹

Total civilian Americans of voting age 102,743,000

Estimate of those who find it legally impossible to vote.

a. Adults who moved across state, county or precinct lines during the year and are therefore unable to meet residence requirements	6,000,000
b. Aliens residing in the United States	2,500,000
c. Adult illiterates who are not able to meet registration requirements	800,000
d. Adults residing in the District of Columbia who do not retain absentee voting status in other states ..	500,000
e. Adults confined in federal or state prisons or still under sentence status (parole, probation, etc.)	166,000
f. Indians and other civilians disfranchised by the State of Utah Constitution	2,200
TOTAL	9,968,200
	102,743,000
	9,968,200
	92,774,800

Estimate of those who, for all practical purposes, find it extremely difficult to vote.

a. Adults kept from polls by illness (hospitals and homes)	5,000,000
b. Adults kept from polls by business travel	2,600,000
c. Preachers of Jehovah's Witnesses who face a religious obstacle to voting	115,000
	7,715,000²
	92,774,800
	7,715,000 ²
TOTAL CIVILIANS OF VOTING AGE NOT EXCLUDED OR DISCOURAGED FROM VOTING	85,059,800

¹ From "Register, Inform Yourself and Vote" Program, The American Heritage Foundation, New York.

² It is impossible to measure accurately the total number of voters kept from the polls by poll taxes, various social pressures on members of minority groups and previous convictions of felony.

APPENDIX III

Voting Requirements of All States

ALABAMA—A citizen must have resided in the state 2 years, in the county 1 year and in the precinct 3 months.

A poll tax of \$1.50 annually must be paid to the County Tax Collector of the county of residence between October 1 and February 1 by all civilian persons between the ages of 21 and 45. Any delinquent poll taxes for the preceding 2 years must be paid.

Registration is required and must be made IN PERSON with the County Board of Registrars of the county of residence, who are in session on the first and third Mondays of each month in the even-numbered years, except the 10 days prior to an election. Some counties have additional registration sessions.

Registration is permanent.

Civilian absentee voting by mail is not permitted.

A minor who will be 21 by election day may register.

ARIZONA—A citizen must have resided in the state 1 year, in the county 30 days and in the precinct 30 days.

Registration is required, and may be made IN PERSON OR BY MAIL with the County Recorder of the county of residence, or with a Deputy Registrar, or with any justice of the peace during the registration period. Registration is permanent if a voter casts a ballot once during 2 calendar years. Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

ARKANSAS—A citizen must have resided in the state 1 year, in the county 6 months and in the precinct 1 month.

A minor who is 21 by election day may vote if he fulfills residential requirements.

All civilian voters (except some minors just turned 21) must pay a poll tax of \$1.00 annually to the Tax Collector of the county of residence.

No registration is required. Generally, every citizen who has fulfilled the residence requirements and who has a current poll tax receipt is entitled to vote.

Civilian absentee voting by mail is permitted.

CALIFORNIA—A citizen must have resided in the state 1 year, in the county 90 days and in the precinct 54 days. During 1958 California will vote on allowing new residents who have not fulfilled state residence requirements to vote for President and Vice-President.

Registration is required and may be made IN PERSON OR BY MAIL with the County Clerk of the county of residence or with the Registrar of Voters of Los Angeles, San Diego, and San Francisco counties at any time except the 58 days prior to an election. Registration is permanent if the voter casts his ballot in either the preceding primary or the preceding general election and does not change his name or California residence.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

COLORADO—A citizen must have resided in the state 1 year, in the county 90 days, in the city or town 30 days and in the precinct 15 days.

Registration is required and may be made IN PERSON OR BY MAIL with the County Clerk of the county of residence (Election Commission, if a resident of Denver) any time from 45 days after a general election until and including the fifteenth day before a primary or general election. Registration is permanent but is automatically canceled for failure to vote at the preceding general election.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

CONNECTICUT—A citizen must have resided in the state 1 year and in the town 6 months. A new resident may vote for President and Vice-President before fulfilling the state residence requirements.

Registration is required and must be made IN PERSON by civilians with the Board for the Admission of Electors in the town of residence during specified times.

Registration is permanent but will be canceled for failure to vote once every 4 years, unless a request for continuance is filed.

Civilian absentee voting by mail is permitted in all elections but primaries. (This restriction may be changed shortly due to a current study of primary laws.)

A minor who will be 21 by election day may register.

DELAWARE—A citizen must have resided in the state 1 year, in the county 3 months and in the election district 30 days.

Registration is required and must be made IN PERSON by civilians with the Registration Officers of the election district of residence on specified dates. During 1958 and every 2 years thereafter and prior to the general election, there shall be a supplementary registration of all persons qualified to vote who are not already registered. Registration is permanent unless a voter fails to cast a ballot in two consecutive elections.

Civilian absentee voting by mail is permitted in general elections.

A minor must be 21 by the date of the election for which he wishes to register.

FLORIDA—A citizen must have resided in the state 1 year and in the county 6 months.

Registration is required and must be made IN PERSON by civilians with the Supervisor of Registration of the county of residence, whose office is open at least 1 day each week throughout the year and every weekday for 30 days prior to the closing time for any primary or general election (closing time is 30 days prior to an election and 5 days following the election). By January 1, 1960, all counties will have permanent registration if an elector votes once every 2 years. Federal employees and members of the armed forces outside the state can reregister by mail.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

GEORGIA—A citizen must have resided in the state 1 year and in the county 6 months.

Registration is required and must be made IN PERSON by civilians with the Registrar of the county of residence at any time except the 6 months prior to the general election. Registration is permanent if the voter casts his ballot once every two years.

The minimum voting age is 18 in all elections.

Civilian absentee voting by mail is permitted.

IDAHO—A citizen must have resided in the state 6 months and the county 30 days.

Registration is required and may be made IN PERSON with the Registrar of the precinct of residence during specified times OR BY MAIL with the Clerk of Board of County Commissioners within specified times. Registration is permanent if the voter casts his ballot at each general election and does not move his residence to another precinct.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

ILLINOIS—A citizen must have resided in the state 1 year, in the county 90 days and in the precinct 30 days.

Registration is required and must be made IN PERSON by civilians with the Board of Election Commissioners, where existent, of the city of residence or with the County Clerk of the county of residence at any time except 28 days before and the 1 day following a primary, general or special election. Registration is permanent, except for automatic cancellation for failure to vote once within the last 4 years.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

INDIANA—A citizen must have resided in the state 6 months, in the township 60 days and in the ward or precinct 30 days.

Registration is required and may be made IN PERSON OR BY MAIL with the Clerk of the Circuit Court of the county of residence or with the Board of Registration if the elector is a resident of certain counties, during specified registration sessions. Registration is permanent if a voter casts his ballot in each general election.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by the next ensuing general or city election may register.

IOWA—A citizen must have resided in the state 6 months, in the county 60 days and in the precinct or ward 10 days.

Registration is required in practically all cities and towns and may be made IN PERSON OR BY MAIL when registrars meet at the regular voting places in the precincts to register voters on specified days and on the day of the election. Registration is required each year of a Presidential election. Exception: In Des Moines voters register with the Commissioner of Registration IN PERSON OR BY MAIL any time up to and including the tenth day next preceding an election. Registration is permanent.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

KANSAS—A citizen must have resided in the state 6 months and in the township and ward 30 days.

Registration is required in all cities of 2000 or more population and may be made IN PERSON OR BY MAIL with the Election Commissioners, County

Clerk or the City Clerk of the county or city of residence at any time except the 10 days before an election (20 days before an election in Kansas City, Topeka and Wichita). Registration is permanent if a voter casts his ballot in each general election and does not change his Kansas address.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

KENTUCKY—A citizen must have resided in the commonwealth 1 year, in the county 6 months and in the precinct 60 days.

Registration is required and must be made IN PERSON by civilians (excepting certain federal employees and their wives stationed abroad) with the County Clerk of the county of residence or with the Board of Registration if residence is in Louisville, at any time except the 59 days before and the 5 days following a primary or general election. Registration is permanent but will be canceled for failure to vote at any primary or general election for 2 consecutive years.

Civilian absentee voting by mail is permitted.

A citizen who will be 18 by election day may register.

Kentucky is currently studying revisions of its election laws.

LOUISIANA—A citizen must have resided in the state 2 years, in the parish 1 year, in the city (for municipal elections) 4 months and in the precinct 3 months.

Registration is required and must be made IN PERSON with the Registrar of Voters of the parish of residence at any time except the 30 days before a primary, special or general election. Most of the parishes have permanent registration if the voter casts a ballot in a primary or general election within a 2-year period (some specify every 2 years).

Civilian absentee voting by mail is not permitted.

A minor who will be 21 by election day may register.

MAINE—A citizen must have resided in the state 6 months and in the city, town or plantation 3 months.

Registration is required and must be made IN PERSON by able-bodied civilians with the Board of Registration in all cities of 3500 or more population or with the municipal officers of cities and towns of less than 3000 population at stated registration sessions. Registration is permanent unless a voter has changed his name or has changed his residence in Maine. Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

MARYLAND—A citizen must have resided in the state 1 year and in the county or legislative district 6 months.

Registration is required and must be made IN PERSON by civilians with the Board of Supervisors of Elections at the court house by residents of Montgomery and Prince George's counties and Baltimore city at any time except the 30 days preceding and the 10 days following a primary or special election and any time except the 45 days preceding and the 15 days following a general election. The same applies to the voters of Allegany, Anne Arundel, Frederick, Washington and Wicomico counties except they may register at any time except the 30 days preceding and the 10 days following a primary, special or general election.

In all other counties, register IN PERSON with the Registration Officers of the precinct of residence on specified dates.

Registration is permanent if the voter casts a ballot once within a 5-year period.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

MASSACHUSETTS—A citizen must have resided in the commonwealth 1 year and in the city or town 6 months.

Registration is required and must be made IN PERSON by civilians with the Board of Election Commissioners or the Board of Registrars of the city or town of residence. Registration may be made at any time except the 31 days preceding and the day following a Presidential primary, state primary and general election, and the 19 days preceding and the day following a city primary, city election or annual town meeting. Registration is permanent.

Civilian absentee voting by mail is permitted in general elections.

A minor who will be 21 by election day may register.

MICHIGAN—A citizen must have resided in the state 6 months and in the city or township 30 days.

Registration is required and may be made IN PERSON OR BY MAIL with the city, town or village clerk of the place of residence at any time up to and including the thirtieth day preceding a primary, special or general election. Registration is permanent if the voter casts his ballot once in 4 years. However, in cities and townships of 20,000 or more population, the governing body may provide for suspension of registration of all voters who have not voted within a period of 2 years.

Civilian absentee voting by mail is permitted for certain voters, depending on their occupations. Consult the city, town or village clerk in place of residence about eligibility.

A minor who will be 21 by election day may register.

MINNESOTA—A citizen must have resided in the state 6 months and in the election district 30 days.

Registration is required and may be made IN PERSON OR BY MAIL with the Commissioner of Registration of the city of residence at any time except the 20 days prior to an election. Registration is required in municipalities of 10,000 or more population. Towns and cities having more than 5000 and less than 10,000 population may require registration.

Registration is permanent in Duluth, Minneapolis and St. Paul if the voter casts a ballot at least once in 2 consecutive calendar years. Elsewhere in the state, registration is permanent if the voter casts a ballot once in 4 consecutive years.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

MISSISSIPPI—A citizen must have resided in the state 2 years and in the election district or city, town or village 1 year.

A poll tax of \$2.00 must be paid annually to the tax collector of the county of residence on or before February 1 by every able-bodied civilian, male and female, between the ages of 21 and 60 years.

Registration is required and must be made IN PERSON with the County Registrar of the county of residence. However, a voter must register at least 4 months before a general election to be eligible to vote in that election. If a voter has been registered 4 months prior to the general election, said voter is eligible to vote in the primary elections held between the

date of his registration and the general election. Registration is permanent. Civilian absentee voting by mail is not permitted.

A minor who will be 21 prior to the general election may register.

MISSOURI—A citizen must have resided in the state 1 year and in the county or city 60 days. In cities of 10,000 or more population, located in counties not having provisions for registration, the precinct requirement is 10 days. In 1958 there will be an election to decide if new residents within the state may vote for President and Vice-President before fulfilling state residence requirements.

Registration is required only in cities of 10,000 or more population and in Clay, Jackson and St. Louis counties. All registrations must be made IN PERSON by civilians, at any time except the 28 days prior to a primary or general election. There are specific laws governing registration in various cities and counties. In most cities and counties registration is permanent if the voter casts his ballot once during 4 calendar years and does not change his address. Inquire of the designated registration officials for the specific laws of your county or town or residence.

All federal employees should notify their respective County Clerk or Board of Election Commissioners of their federal employment so their names will NOT be removed from the registration books during "verification" of the voting lists.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

MONTANA—A citizen must have resided in the state 1 year and in the county 30 days.

Registration is required and may be made IN PERSON OR BY MAIL at any time until the 45 days preceding an election. Registration is permanent if the voter casts his ballot in each general election and does not move from one precinct to another.

Civilian absentee voting by mail is permitted from within the territorial limits of the United States.

A minor who will be 21 by election day may register.

NEBRASKA—A citizen must have resided in the state 6 months, in the county 40 days and in the precinct, township or ward 10 days.

Registration is required and may be made IN PERSON OR BY MAIL and is required in cities of 7000 to 40,000 population and everywhere in Douglas and Lancaster Counties. Voters in cities of 7000 to 40,000 population must have reregistered in 1956 and every 6 years thereafter at any time until the close of office hours on the tenth day preceding any election. Voters in Douglas and Lancaster Counties may register at any time until 5:00 P.M. on the second Friday preceding any election. Registration is permanent if elector does not change his name or residence.

Civilian absentee voting by mail is permitted.

A minor who will be 21 on election day may register.

NEVADA—A citizen must have resided in the state 6 months, in the county 30 days and in the precinct 10 days.

Registration is required and must be made IN PERSON by civilians with the County Clerk of the county of residence or with a Deputy Registrar at any time except the 30 days before a primary, special or general election. Exceptions are: Certain civilians in the "Services of the United States" and their dependents, who may register by mail at any time if outside the state of Nevada.

Immediately after every general election, the County Clerk of each county shall cancel the registration affidavits of all electors who:

1. Failed to vote in such general election.
2. Voted an absent voter's ballot in such general election.
3. Applied for an absent voter's ballot for such general election but failed to vote such ballot, unless he voted in person.

These provisions do not apply to electors in the "Services of the United States," or to the state and federal officers and dependants who are required to reside away from their legal voting residences, or to certain other groups.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

NEW HAMPSHIRE—A citizen must have resided in the state and precinct 6 months.

Registration is required and must be made IN PERSON by civilians with the Board of Supervisors of the Check-List of the city or town of residence during stated session and is permanent.

Civilian absentee voting by mail is permitted in general elections.

A minor who will be 21 by election day may have his name added to the Check-List.

NEW JERSEY—A citizen must have resided in the state 6 months, in the county 60 days and in the precinct 30 days.

Registration is required and must be made IN PERSON by civilians with the Commissioner of Registration of the county of residence or with the Municipal Clerk of the city of residence at any time up to and including the fortieth day preceding any election. Registration is permanent if the voter casts a ballot once during 4 consecutive years.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

NEW MEXICO—A citizen must have resided in the state 1 year, in the county 90 days and in the precinct 30 days.

Registration is required and may be made IN PERSON with the Commissioner of Registration or BY MAIL with the County Clerk of the county of residence any time from the Monday following an election to 5:00 P.M. on the thirtieth day before an election. Registration is permanent if the voter casts his ballot at least once in 2 general elections and does not change county residence.

Civilian absentee voting is not permitted.

A minor who will be 21 by election day may register.

NEW YORK—A citizen must have resided in the state 1 year, in the county, city or village 4 months and in the election district 30 days. Residence requirements for voting in Presidential elections have been reduced.

Registration may be made IN PERSON OR BY MAIL (in special cases) with the Board of Elections of the county or borough of residence. All electors who reside in cities or villages of 5000 or more population must register annually during central registration or during local registration to vote in the yearly general election, with the exceptions of these counties and boroughs which now have permanent personal registration if the elector does not move or change his or her name and votes at least once each two years: Broome, Chemung, Erie, Monroe, Nassau, Putnam, Schenectady, Westchester, and all five boroughs of New York City. In Manhattan the over-all Election Board is located at 400 Broome Street, New York 13, N.Y.

A person in the federal government service neither gains nor loses residence in New York State while in such service and may register and vote from his or her last place of residence in New York at the time of entry into such service, and may continue to vote from such last place of residence as long as such service continues.

Civilian absentee voting by mail is permitted in general elections.

A minor who will be 21 by election day may register.

NORTH CAROLINA—A citizen must have resided in the state 1 year and in the precinct, ward or other election district 30 days.

Registration is required and must be made IN PERSON by civilians with the Registrar of the township, ward, or precinct of residence from the fourth Saturday before an election until sunset on the second Saturday before an election. Registration is permanent in most counties if a voter casts his ballot once in 6 years.

Civilian absentee voting by mail is permitted in general elections.

A minor who will be 21 by election day may register.

NORTH DAKOTA—A citizen must have resided in the state 1 year, in the county 90 days and in the precinct 30 days. A minor who is 21 by election day may vote.

No registration is required for primary or general elections, except at time of first vote in state; then register at any time at County Auditor's office or at polls by being personally identified.

Civilian absentee voting by mail is permitted.

OHIO—A citizen must have resided in the state 1 year, in the county 40 days and in the voting precinct 40 days.

Registration is required in all cities with a population of 16,000 or more and may be required in other cities or counties; must be made IN PERSON by civilians with the County Board of Elections of the county of residence at any time except the 40 days preceding a primary or general election, or 10 days preceding a special election, and the 10 days following a primary, special or general election. Registration is permanent if the voter casts a ballot once in 2 calendar years and has not changed his or her name or Ohio residence.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by general election day may register.

OKLAHOMA—A citizen must have resided in the state 1 year, in the county 6 months and in the election precinct 30 days.

Registration is required and may be made during stated registration periods IN PERSON OR BY MAIL with the Registrar of the precinct of residence, with the exceptions of the counties of Muskogee, Oklahoma and Tulsa, which have other designated registration officials. In these three counties registrations can be made any weekday except the 10 days preceding an election and the 5 days next following such an election.

Registration is permanent if the voter casts a ballot once in 3 state-wide elections.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

OREGON—A citizen must have resided in the state 6 months. Oregon is studying a revision of its election laws.

Registration is required and may always be made IN PERSON by civilians and under certain conditions BY MAIL with the County Clerk of the county

of residence, during stated registration periods. Registration is permanent if the voter casts his ballot once in 2 calendar years.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

PENNSYLVANIA—A person must have been a citizen of the United States for 1 month, a resident of the Commonwealth for 1 year (or if having previously been a qualified elector or a native-born citizen of the Commonwealth who moved therefrom and returned, residence of 6 months), and a resident of the election district, precinct or division for 2 months.

Registration is required and must be made IN PERSON by civilians with the County Board of Election of the county of residence or with the Registration Commission of the city of residence at any time except the 50 days before and the 5 days following a primary election and the 50 days before and the 30 days following a municipal or general election. Registration is permanent if the voter casts a ballot at least once during the preceding 2 years.

Civilian absentee voting is not permitted at present. However, the Legislature in 1957 was authorized to set up civilian absentee voting, which may be functioning by 1958, and almost certainly will be by 1960.

A minor who will be 21 the day after an election may register.

RHODE ISLAND—A citizen must have resided in the state 1 year and in the town or city 6 months.

Registration is required and must be made IN PERSON by able-bodied civilians with the Board of Canvassers of the city or town of residence at any time. However, an elector must have been registered at least 60 days before a primary or general election. Registration is permanent if the voter casts his ballot at least once during the 5 preceding calendar years. Civilian absentee voting by mail is permitted in general elections.

A minor who will be 21 by election day may register.

SOUTH CAROLINA—A citizen must have resided in the state 2 years, in the country 1 year and in the polling precinct 4 months.

Registration is required and must be made IN PERSON by civilians with the Board of Registration at the court house of the county of residence. All persons must reregister every 10 years, with a general registration beginning in January, 1958. Registration books are open on the first Monday of each month, and during election years the books are kept open for 3 consecutive days. During general election years the books are open during the first 15 days of May and of August. All registration books are closed 30 days before a primary, special or general election.

Civilian absentee voting by mail is not permitted.

A minor who will be 21 by election day may register.

SOUTH DAKOTA—A person must have resided in the United States 5 years, in South Dakota 1 year, in the county 90 days and in the election district 30 days, and must be a citizen of the United States.

Registration is required and may be made IN PERSON OR BY MAIL with the County Auditor of the county of residence at any time except the 15 days before the primary election and the 7 days next preceding the general election. Registration is permanent if the elector votes in each general election and does not change his South Dakota address or his party affiliation.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

TENNESSEE—A citizen must have resided in the state 1 year, in the county 6 months and 30 days in the precinct. Poll tax may be required in some years.

Registration is required and may be made IN PERSON OR BY MAIL with the County Election Commission of the county of residence at any time except the 20 days before an election, in counties of 25,000 or more population; in counties of less than 25,000 population, at any time except the 10 days before an election. Registration is permanent if the elector votes in at least 1 state-wide election in 4 successive calendar years and does not change his name or residence in Tennessee.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

TEXAS—A citizen must have resided in the state 1 year and in the county or district 6 months.

A poll tax of \$1.75 annually must be paid IN PERSON OR BY MAIL to the tax collector of the county of legal residence by every person between the ages of 21 and 60, who resided in the state on January 1 preceding its levy, with some exceptions. However, all persons between 21 and 60 are liable for the constitutional tax of \$1.00, and in some places for county and city poll taxes.

Registration is not required. Any person who possesses a current poll tax receipt and/or a current certificate of exemption is eligible to vote.

Civilian absentee voting by mail is permitted.

A minor who becomes 21 years of age, or a person who has fulfilled the residence requirements of the state, since the first day of January preceding the poll tax levy, may obtain from the assessor and tax collector of the county of residence a "Certificate of Exemption from the Payment of Poll Tax" at any time after attaining the age of 21 or fulfillment of the residence requirement, but not later than 30 days prior to the election at which said person wishes to vote. This exemption applies for 1 year only until after 60 years of age.

UTAH—A person must have been a United States citizen 90 days and must have resided in the state 1 year, in the county 4 months and in the precinct 60 days.

Registration is required and must be made IN PERSON by all able-bodied civilians with the Registration Agent of the election district of residence on the regular registration days. Registration is permanent if the voter casts his ballot in each general election and does not change his Utah address.

Absentee civilian voting by mail is permitted.

A minor who will be 21 by election day may register.

The State of Utah Constitution disfranchises residents of military reservations. These residents include not only hundreds of civilians working on defense projects on military reservations, but also Indians living on reservations.

VERMONT—A citizen must have resided in the state 1 year next preceding a general election, but shall not vote for representatives for the General Assembly or justices at such election unless he has resided during the 3 months next preceding such election in the town which is his residence on the day of such election.

Registration consists of having a civilian elector's name entered upon the

Check-List by appearing IN PERSON before the Board of Civil Authority of the town or village of residence and taking the Freeman's Oath during stated sessions. When the elector's name is entered upon the Check-List, such entry becomes a permanent record.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may take the Freeman's Oath and have his name entered on the Check-List.

VIRGINIA—A citizen must have resided in the Commonwealth 1 year, in the county, city or town 6 months and in the precinct 30 days.

A poll tax (capitation tax) of \$1.50 per year for each year or any part thereof up to 3 years must be paid to the tax collector of the county or city of residence by all civilian voters. In some instances, depending on date residence requirements were completed, a new resident may register to vote without paying the capitation tax. Registration is permanent and the payment of capitation tax annually is prerequisite to voting. The voting lists are compiled from the capitation tax lists.

Registration must be made IN PERSON by civilians with the General Registrar of the county or city of residence at any time except the 30 days before a primary or general election. Capitation tax receipts must be presented to the Registrar—only exception is a new resident as described above.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

WASHINGTON—A citizen must have resided in the state 1 year, in the county 90 days and in the city, town, ward or precinct 30 days.

Registration is required and must be made IN PERSON by civilians with the City Clerk of the city of residence for all city precincts; with the County Auditor of county of residence for all rural precincts at any time except the 30 days preceding an election. Registration is permanent if the voter casts his ballot at least once during the 4 years preceding April 1 of odd-numbered years and does not move from one precinct to another or change his or her name.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

WEST VIRGINIA—A citizen must have resided in the state 1 year and in the county 60 days. In the case of municipal elections, a person must have resided in the city 60 days.

Registration is required and may be made IN PERSON OR BY MAIL with the Clerk of the County Court of the county of residence at any time, but the executed form must be received by said Clerk not later than 30 days before an election. Registration is permanent if the voter casts his ballot once during a period covering 2 primary and general elections and does not change his name or West Virginia address.

Civilian absentee voting by mail is permitted.

A minor who will be 21 by election day may register.

WISCONSIN—A citizen must have resided in the state 1 year and in the election district or precinct 10 days. New residents may vote for President and Vice-President before fulfilling state residence requirements.

Registration is required in practically all towns and may be made IN PERSON OR BY MAIL with the City, Town or Village Clerk of the place of residence (Board of Election Commissioners for residents of Milwaukee County) at any time except after the second Wednesday preceding an

election. Registration is permanent if voter casts his ballot once within a period of 2 years.

A minor who is 21 by election day may vote.

Civilian absentee voting by mail is permitted.

WYOMING—A citizen must have resided in the state 1 year, in the county 60 days and in the voting precinct 10 days.

Registration is required and may be made IN PERSON OR BY MAIL with the District Registry Agent, the County, City or Town Clerk, of the place of residence, at any time except the 15 days before and the 10 days following a special or general election. A qualified person may register at the polling place for a primary election. Registration is permanent if the voter casts a ballot in the general election.

Civilian absentee voting by mail is permitted from within the United States or territory of the United States.

A minor who will be 21 by election day may register.

